

# Social Security Bulletin

October 1946

Vol. 9

No. 10

•  
*Maximum Weekly Benefit Amount  
in Unemployment Insurance*

*Unemployed Claimants Awaiting Recall*

*The Hospital Survey and Construction Act*

*The World Health Organization*

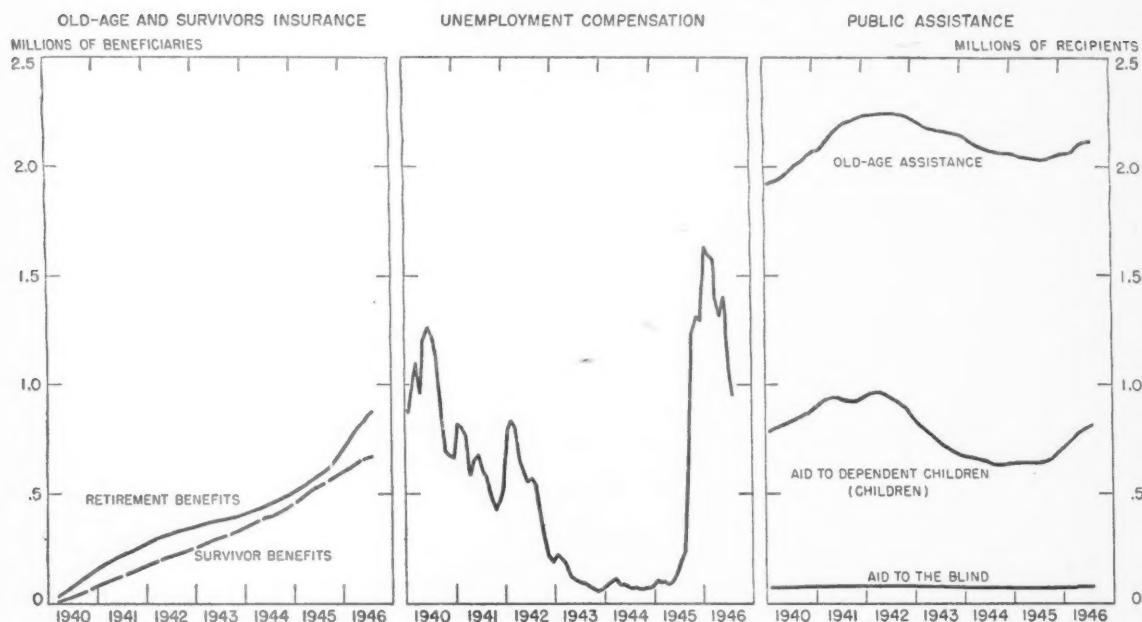
FEDERAL SECURITY AGENCY

SOCIAL SECURITY ADMINISTRATION

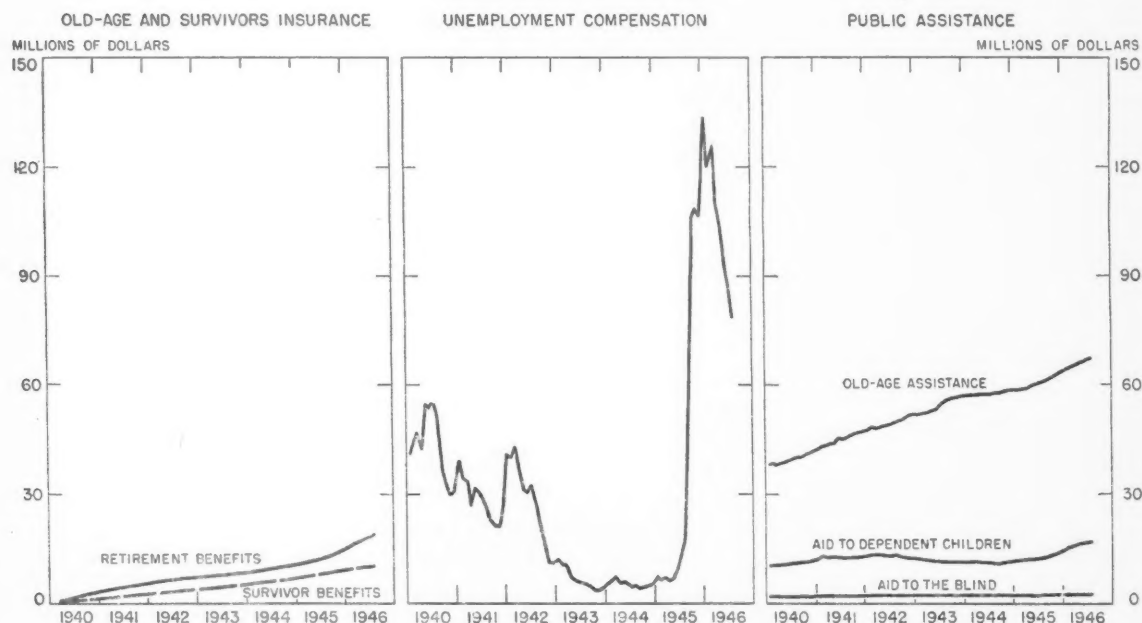
WASHINGTON, D. C.

# Social Security Operations\*

## INDIVIDUALS RECEIVING PAYMENTS



## SOCIAL SECURITY PAYMENTS



\* Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment compensation, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.





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## Social Security in Review

### The Labor Force in September

The sharp drop in stock prices which began in the second half of August and continued until late in September was not accompanied by any adverse developments in the labor market. Although both the total civilian labor force and employment declined almost 600,000 between early August and early September, according to estimates of the Bureau of the Census, the decrease was occasioned by the back-to-school movement which occurs each September. Unemployment, which had been declining steadily from its postwar peak of 2,710,000 in March 1946, remained at the August level of slightly more than 2 million.

The current progress of reconversion was reflected in the continued down-trend in the claims load under State unemployment insurance programs, which started back in March. Continued claims, however, declined only 8 percent in the 4-week period ended September 28, compared with a 13-percent drop during the last 4 weeks of August. This slackening in rate is probably an indication of the approach to minimum unemployment levels under current conditions. Temporary increases in the weekly number of continued claims filed during the month arose from backlogs built up during the Labor Day holiday. The speed with which unemployment insurance claimants left the rolls during September—at a rate of about 15 percent a week—indicates the continuance of favorable labor-market conditions.

Initial claims, reflecting new unemployment, jumped to more than 156,000 in the week ended September 21 from a level of about 115,000 a month earlier. The rise was due in part to unemployment arising from industrial disputes in New York, Pennsylvania, and the coastal States and in part to large-scale temporary lay-offs in

Michigan automobile plants as a result of material and parts shortages. These fluctuations in the initial-claims load, which by the end of September was at about the same level as at the end of August, do not signify any general downturn in employment opportunities.

The trends in the various types of claims under State unemployment insurance programs were as follows:

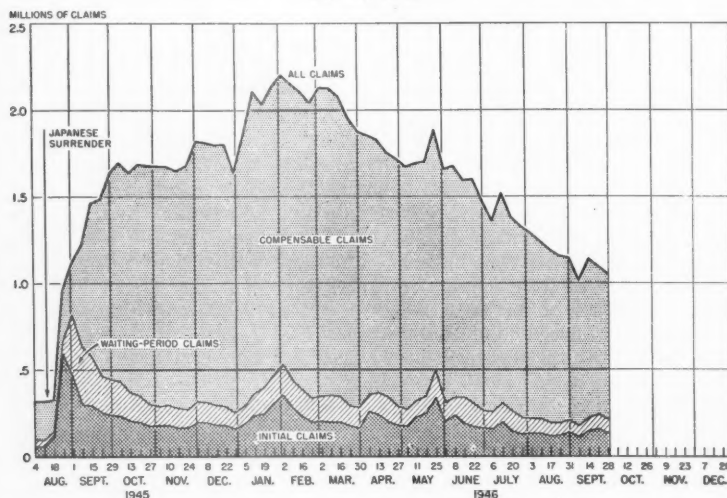
Week ended	Initial claims	Continued claims		
		Total	Waiting-period	Compensable
August 17.....	113,426	1,077,324	77,499	999,825
August 24.....	117,944	1,037,406	72,620	964,426
August 31.....	132,039	1,005,679	73,249	932,430
September 7....	108,178	909,759	66,664	843,095
September 14...	148,025	991,564	76,408	915,156
September 21...	156,338	939,397	85,335	854,062
September 28...	130,392	920,939	80,734	840,205

While compensable claims declined 10 percent between the end of

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Weekly number of claimants for unemployment benefits, August 4, 1945–September 28, 1946



August and the end of September, waiting-period claims increased by about the same proportion. The jump in waiting-period claims, however, was only a short-run movement resulting from the temporary rise in initial claims. More than 40 percent of all individuals who filed initial claims during the month did not go on to file waiting-period claims. This rapid movement on and off the unemployment insurance rolls characterizes a high-employment-level labor market and is consistent with the high labor turn-over rates reported by the Bureau of Labor Statistics.

During September the number of veterans claiming readjustment unemployment allowances declined more sharply than at any other time since the start of the program. Continued claims for readjustment allowances dropped 19 percent in the last 2 weeks of the month as the new school and college terms got under way. In the week ended September 28, the number of veterans filing continued claims for readjustment allowances was 55 percent higher than the number of continued claims filed under State systems; at the end of August continued claims for readjustment allowances had been 65 percent above the State unemployment insurance load. These differences in claims trends reflect the important distinctions between the labor-force

status of readjustment allowance claimants and claimants under State programs.

The trend in claims for readjustment allowances for veterans was as follows:

Week ended	Initial claims	Continued claims
August 31.....	139, 204	1, 649, 820
September 7.....	112, 026	1, 535, 766
September 14.....	121, 755	1, 611, 005
September 21.....	107, 262	1, 454, 074
September 28.....	87, 923	1, 304, 422

With State unemployment insurance loads approaching a leveling-off point for current labor-market and industrial conditions, the veterans' load may be expected to approach and eventually decline below the State unemployment insurance load. Except in the last half of July and in August and during some weeks earlier this year, there has been less new unemployment each week among ex-servicemen than among State unemployment insurance claimants, as indicated by the number of initial claims. In the week ended September 28, one-third fewer initial claims were filed under the veterans' program than under the State unemployment insurance programs. Veterans remaining on the rolls, however, are likely to claim allowances for longer periods than the average State unemployment insurance claimant under present labor-market conditions. For

many reasons, the average veteran needs more time to readjust to the needs of the civilian labor market than does the individual with recent work experience.

### August in Review

In August, the average weekly number of beneficiaries under State unemployment insurance systems dropped below a million for the first time since September 1945. Benefit disbursements decreased for the fifth successive month, and the \$78 million expended was about \$10.4 million less than in July. This expenditure compensated for 4.3 million weeks of all types of unemployment. Both initial and continued claims were substantially below July figures, initial claims dropping from 698,500 to 541,300, and continued claims, from 5.5 million to 4.6 million.

IN OLD-AGE AND SURVIVORS insurance, 1.6 million beneficiaries were receiving monthly payments at the end of August, at a monthly rate of \$29.3 million. A year earlier, 1.2 million beneficiaries received payments totaling \$21 million. Although somewhat more monthly benefits were awarded during the month than in July, the 47,500 awards were considerably less than for several months earlier in the year, when the number of awards went up sharply.

IN ALL FOUR public assistance programs, case loads and payments during August continued their slow rise. Payments totaled \$97.1 million, \$1.3 million more than in July and \$14.8 million more than in August 1945. This increase over the year represents somewhat heavier case loads and also a rise in average payments in all programs. The average for old-age assistance rose from \$29.97 to \$31.82; for aid to dependent children, from \$31.91 per family to \$54.07; for aid to the blind, from \$48.16 to \$34.31; and for general assistance, from \$29.71 to \$34.47 per case.

### State Public Welfare Administrators Meet

The Social Security Administration held a meeting in Washington on September 5 and 6 with State public (Continued on page 21)

# The Maximum Weekly Benefit Amount in Unemployment Insurance

By George Shelburne\*

ALTHOUGH 34 STATES amended the benefit provisions of their unemployment insurance laws in 1945, there is still a wide variation in the levels of the maximum weekly benefits which they provide. In 3 States the maximum payment (exclusive of dependents' allowances) is \$25, while in 10 States it is only \$15. Recent proposals to liberalize further the maximum payment have received considerable attention and comment.

It is therefore appropriate to examine the proper level of the maximum benefit in terms of its function. This statement traces briefly the development of the maximum weekly benefit provisions of State unemployment insurance laws, compares them with the weekly maximum provided under related programs, and considers the factors which should determine the level of the maximum benefit amount.

Dependents' allowances involve many considerations which are not particularly pertinent here, since such allowances modify other important elements of the benefit formula in addition to the maximum weekly benefit amount. This statement therefore is concerned only with the maximum, exclusive of any dependents' allowances that may be provided. In States which pay dependents' allowances, these allowances must be taken into account in appraising the adequacy of the maximum. Whether the maximum should be the same for persons with or without dependents is a matter which requires separate study.

## History of the Maximum Weekly Benefit Provisions of State Laws

The Committee on Economic Security in 1934 approached the problem of devising a basic unemployment insurance system for this country by determining the benefit rates and duration that would be possible within given financial limitations, despite the fact that its actuarial work was severely

handicapped by the lack of adequate statistics. The Committee decided to relate the weekly benefit directly to a fraction of the worker's recent full-time weekly wages. This relationship has many advantages not possessed by systems of flat benefits, particularly with respect to flexibility and the relation of the system to an economy with wide variations in wages. The primary objectives of setting the benefit amount as a proportion of wages are compensation for loss of wage income and maintenance of an incentive for reemployment. While a compromise between these desirable yet apparently contradictory objectives is achieved by the establishment of some differential between benefits and wages, the limitation of the weekly benefit to approximately 50 percent of earnings appears to have been based principally on solvency considerations.

The Committee recommended a maximum benefit of \$15 a week. This figure seems to have been chosen somewhat arbitrarily, although it was approximately 45 percent of the national average weekly earnings for the period covered by the actuarial estimates.<sup>1</sup> It was recognized that \$15 was less than half the average full-time weekly wage, because of the indeterminate amount of less than full-time earnings included in the computation. In any event, it represented considerably less than half the full-time weekly pay of large numbers of covered workers. The maximum chosen was thus not too appropriate for relating the benefit rate to the prevailing wage level on a national basis, and therefore certainly less appropriate when applied to individual States. However, at that time the amount itself was probably considered reasonably high for an entirely new program in a period of low individual and national income. This maximum rate was also recommended by the Social Security Board in the original draft bill prepared for the guid-

ance of State legislatures (January 1936) and in the revisions issued later in 1936 and 1937.

In the 1939 draft bill the Board departed from its original recommendation of a \$15 maximum and suggested that the amount should be determined in accordance with the level of wages in the particular State. This was also one of the conclusions drawn in a Board study on simplification of the benefit formula made during the previous year. This study indicated that the maximum payment should be established in relation to the wage level in each State and should be low enough to prevent high-paid workers from drawing an undue proportion of the fund.

The 1940 draft bill went a step further and declared that for most States a maximum of \$20 was attainable and desirable. The precise level of the maximum amount should depend, according to the commentary accompanying the bill, on the status of the fund, the wage level in the State, and consideration of the most desirable method of distributing the funds available for benefit payments. The most recent draft bill (1942) repeats these recommendations. However, in recognition of the increased living costs and higher wage levels and because a very large proportion of payments were being made at the maximum, the Board recommended in 1944 that the maximum benefit be raised to \$25 in all States.<sup>2</sup>

The original State laws almost without exception provided for a maximum benefit of \$15 a week. The only two deviations from this rate were in Michigan, \$16, and Wyoming, \$18.

A trend toward raising the maximum benefit provided in State laws had begun at a conservative pace before the war (table 1). The number of State laws providing for a maximum higher than \$15 increased from only 2 to 21 by December 1941. At that time only 3 States were paying as much as a \$20 maximum. By December 1944, however, 11 States provided maximums of \$20 or more; half the States, moreover, were providing maximum benefits of \$18 or more.

<sup>2</sup> "Unemployment Compensation in the Reconversion Period: Recommendations by the Social Security Board." *Social Security Bulletin*, October 1944, pp. 5-6.

\*Bureau of Employment Security, Program Division.

<sup>1</sup> Social Security Board, *Social Security in America*, 1937, pp. 76-89, 415-421.

Table 1.—Number of States with specified maximum weekly benefit amount<sup>1</sup> for unemployment insurance at end of 1937, 1941, 1944, and 1945

Maximum weekly benefit amount <sup>1</sup>	Number of States with specified provision on—			
	Dec. 31, 1937	Dec. 31, 1941	Dec. 31, 1944	Dec. 31, 1945
Total.....	51	51	51	51
\$15.....	49	30	22	10
16.....	1	7	4	3
17.....	0	2	0	0
18.....	1	9	14	11
20.....	0	3	10	19
21.....	0	0	0	3
22.....	0	0	1	2
25.....	0	0	0	3

<sup>1</sup> Excludes dependents' allowances.

Considerable improvement was made by the 1945 legislative sessions. Twenty-five States increased the maximum for all claimants by amounts ranging from \$1 to as much as \$10. The number of States retaining the original \$15 maximum benefit dropped to 10. On the other hand, more than half the States provided for \$20 or more, and the maximum allowable in 3 of these States was raised to \$25. Thus, the average maximum payment has been increased from \$15 to \$20, or by about 33 percent since the beginning of the program. Although only 27 States provide a maximum payment of \$20 or more, these States have in their jurisdictions about 80 percent of the covered workers. The 10 States which still provide a \$15 maximum have only about 7 percent of the covered employment (table 2).

Certain provisions in individual State laws affect the statutory maximums (table 3). It should be noted in particular that dependents' allowances in 3 States—Connecticut, Michigan, and Nevada—increase the maximum allowable benefit. Under the amended Utah law, the benefit rate varies with the Bureau of Labor Statistics cost-of-living index; when this index rises, the maximum benefit is raised but the duration of benefits is shortened; when the index drops, the benefit rate is reduced and the duration lengthened. The basic maximum of \$20 is increased to \$25 under the upward adjustment currently effective. The Maryland law specifies that, if the benefit under the Servicemen's Readjustment Act is increased

to \$25, the State's maximum will be raised accordingly. Finally, it should be noted that 11 States have provided that the maximum benefit may be reduced if the solvency of their fund is threatened.

### Maximum Weekly Benefit Under Related Programs

For purposes of comparison, a brief examination of the maximum weekly benefit provided under related programs is useful. The most important of these programs are unemployment allowances for veterans and disability compensation under State workmen's compensation laws.

Eligible veterans of World War II are entitled to uniform unemployment allowances of \$20 per week of total unemployment under the Servicemen's Readjustment Act of 1944—the GI Bill of Rights. Self-employed veterans whose net earnings have been less than \$100 for the preceding calendar month are entitled to a monthly allowance equal to the difference between \$100 and their net earnings. Unlike State unemployment insurance benefits, these allowances are uniform for all eligible veterans and are unrelated to the previous earnings of the beneficiary.

Despite the fundamental differences in concept, the veterans' unemployment allowance may have influenced to some extent the recent increases in the State unemployment insurance maximums. A tendency to match the \$20 GI allowance is apparent in the 1945 State amendments; 11 of the 25 States increasing their maximums for all claimants raised the ceiling to \$20. As already mentioned, Maryland specifically provided that its maximum of \$20 shall be increased to \$25 if the GI allowance is so increased.

Under State workmen's compensation laws, benefits are paid for death and for four designated classes of disability—permanent total, permanent partial, temporary total, and temporary partial. This discussion will be focused on compensation for temporary total disability, since the circumstances in such cases most closely parallel those in unemployment insurance. The disability benefit, paid in addition to medical benefits awarded, is designed to compensate the worker for loss of earning power

Table 2.—Average number of covered workers<sup>1</sup> in States with specified maximum weekly benefit amount<sup>2</sup> for unemployment insurance

Maximum weekly benefit amount	Number of States	Covered workers	
		Total (in thousands)	Percent of total
All States.....	51	29,766.9	100.0
Less than \$20.....	24	5,888.8	19.8
\$20 or more.....	27	23,878.1	80.2
\$15.....	10	1,994.6	6.7
16.....	3	590.5	2.0
18.....	11	3,303.7	11.1
20.....	19	13,945.0	46.8
21-22.....	5	9,187.2	30.9
25.....	3	745.9	2.5

<sup>1</sup> In 1944; preliminary estimates of average number of workers in covered employment in last pay period of each type (weekly, semimonthly, etc.) ended in month.

<sup>2</sup> As of Dec. 31, 1945; excludes dependents' allowances.

during his enforced temporary idleness.

Alaska and Arizona are the only States which do not limit by statute the maximum benefit per week of temporary total disability. The other States set a maximum payment which varies widely, ranging from \$11.54 to as much as \$30 (table 3). Despite this wide range, however, the maximums are actually fairly closely grouped. In 20 States they fall in the \$18-20 range; in 10 additional States they range from \$21 to \$23. Several States increased their maximums during the war in recognition of the rise in wage levels.

Maximum benefit provisions under workmen's compensation laws are, in general, more liberal than under unemployment insurance laws (table 4). Only 10 States specify identical maximums under both systems.<sup>3</sup> Among the 21 States having a maximum unemployment benefit of \$18 or less, the workmen's compensation maximums are considerably more liberal. In 13 of these States the workmen's compensation maximum is the higher, while the reverse is true in only 4 States; another 4 have identical maximums for both systems. This disparity is particularly striking in the 8 States which have a \$15 maximum unemployment benefit. In all but 3 of these 8, the workmen's compensation maximum is higher.

In almost two-thirds of the 30

<sup>3</sup> Hawaii, Indiana, Iowa, Missouri, Montana, Nebraska, North Dakota, Pennsylvania, South Dakota, Vermont.

States which have a higher maximum in workmen's compensation, the discrepancy may be discounted to some extent because it is the concomitant of compensating for a higher percentage of wage loss. The majority of the workmen's compensation laws specify that the benefit rate shall be approximately two-thirds the weekly wage. Under unemployment insur-

ance the ratio of the benefit to weekly wages is not usually specified as such; approximations of this relationship indicate that under the majority of the laws the benefit rate is from 48-54 percent of the estimated weekly wage. Thus, in many of the States the higher workmen's compensation benefit corresponding to a given wage, and also the higher statutory maxi-

Table 3.—Maximum weekly benefit amount under State unemployment insurance laws, and maximum weekly benefit amount for temporary total disability under State workmen's compensation laws, December 31, 1945

State	Maximum weekly benefit amount	
	Unemployment insurance	Workmen's compensation
Alabama.....	\$20.....	\$18.
Alaska.....	16.....	None.
Arizona.....	15.....	None.
Arkansas.....	15.....	20.
California.....	20 <sup>1</sup> .....	30. <sup>2</sup>
Colorado.....	15.....	14.
Connecticut.....	22 (\$28 with dependents) <sup>3</sup>	30.
Delaware.....	18.....	21.
District of Columbia.....	20 <sup>4</sup> .....	25.
Florida.....	15.....	22.
Georgia.....	18.....	20.
Hawaii.....	25.....	25.
Idaho.....	18.....	14 (\$20 with dependents).
Illinois.....	20.....	18 (\$24 with dependents).
Indiana.....	20.....	20.08.
Iowa.....	18.....	18.
Kansas.....	16.....	18.
Kentucky.....	16.....	15.
Louisiana.....	18.....	20.
Maine.....	20 <sup>1</sup> .....	21.
Maryland.....	20 <sup>1</sup> .....	23.
Massachusetts.....	21 <sup>1</sup> .....	22 (plus \$2.50 for each dependent).
Michigan.....	20 (\$28 with dependents).	21.
Minnesota.....	20.....	24.
Mississippi.....	15.....	(9)
Missouri.....	20 <sup>6</sup> .....	20.
Montana.....	15.....	15 (\$21 with dependents).
Nebraska.....	18.....	18.
Nevada.....	18 (\$24 with dependents) <sup>1</sup>	18.46 (\$20.77 with dependents).
New Hampshire.....	20 <sup>1</sup> .....	21.
New Jersey.....	22.....	25.
New Mexico.....	15.....	18.
New York.....	21 <sup>7</sup> .....	28. <sup>8</sup>
North Carolina.....	20.....	21.
North Dakota.....	20.....	20 (\$30 with dependents).
Ohio.....	21 <sup>1</sup> .....	24.50. <sup>9</sup>
Oklahoma.....	18.....	21.
Oregon.....	18 <sup>1</sup> .....	15 (\$26.54 with dependents).
Pennsylvania.....	20 <sup>1</sup> .....	20.
Rhode Island.....	18 <sup>1</sup> .....	20.
South Carolina.....	20 <sup>1</sup> .....	25.
South Dakota.....	15.....	15.
Tennessee.....	15.....	18.
Texas.....	18 <sup>7</sup> .....	20.
Utah.....	25 <sup>10</sup> .....	22.50 (\$28.13 with dependents).
Vermont.....	20.....	20.
Virginia.....	15.....	18.
Washington.....	25.....	11.54 (variable allowances for dependents).
West Virginia.....	20.....	18.
Wisconsin.....	20.....	25.90.
Wyoming.....	20.....	12.69 (\$27.92 with dependents).

<sup>1</sup> Law contains provision for reduction depending on solvency of fund.

<sup>2</sup> Effective until 91 days after the end of the 1947 session of the legislature, or until the official termination of World War II.

<sup>3</sup> Effective Jan. 1, 1946.

<sup>4</sup> If basic weekly allowance under Servicemen's Readjustment Act is increased to \$25, maximum will conform.

<sup>5</sup> No workmen's compensation law in effect.

<sup>6</sup> Effective Feb. 1, 1946.

<sup>7</sup> Benefit amounts, expressed in days of unemployment in New York and in 2-week periods in Texas, have been converted to weekly amounts.

<sup>8</sup> For claims accruing during the 2-year period beginning June 1, 1944.

<sup>9</sup> Effective only until Sept. 30, 1947.

<sup>10</sup> Basic maximum of \$20 is increased to \$25 under upward cost-of-living adjustment currently in effect.

Source: U. S. Department of Labor, Division of Labor Standards, *Principal Features of Workmen's Compensation Laws, as of July 1944*. Bulletin No. 62 (revised), with additional revisions through Dec. 31, 1945, supplied by Division of Labor Standards.

Table 4.—Number of States with specified unemployment insurance maximum benefit,<sup>1</sup> by workmen's compensation maximum benefit<sup>2</sup> for temporary total disability,<sup>3</sup> as of December 31, 1945

Workmen's compensation maximum benefit	Number of States with unemployment insurance maximum benefit of—						
	Total	\$15	\$16	\$18	\$20	\$21-23	\$24 or more
Total.....	48	8	2	11	10	5	3
\$12-14.....	4	1	—	1	1	—	1
15.....	4	2	1	1	—	—	—
18-19.....	10	3	1	3	3	—	—
20.....	10	1	—	4	5	—	—
21-23.....	10	1	—	2	5	1	1
24 or more.....	10	—	—	—	5	4	1

<sup>1</sup> Excludes dependents' allowances.

<sup>2</sup> Excludes Arizona and Alaska, which have no statutory maximum weekly benefit under workmen's compensation, and Mississippi, which has no workmen's compensation law.

imum benefit, are merely the result of the higher wage-loss ratio used. If the maximum under both programs is properly related to the wage level in the State, use of wage-loss ratios of 50 percent in unemployment insurance and 60 percent in workmen's compensation necessarily implies for the latter program a maximum higher by one-fifth. In 11 States, however, the wage-loss ratios are the same for both programs, but the highest weekly amount payable for temporary disability under workmen's compensation is higher than the maximum weekly benefit for unemployment. If the latter maximums were raised to equal the workmen's compensation benefit in these States, the increase would be \$1 in 2 States; \$2 in 3; \$3, \$4, \$7, and \$10, respectively, in each of 4 States. No maximum weekly benefit amount is specified for workmen's compensation in the other 2 States.

### Rationale of a Maximum Weekly Benefit

The need for setting a maximum payment arises principally from financial considerations and social policy. The fact that unemployment benefit funds are segregated for each State is of considerable importance. Under this arrangement, the system as a whole is no stronger financially than the least solvent State fund. Fund receipts are very definitely limited, since they consist solely of receipts from a special-purpose tax (and derived penalties and interest)

and from interest on the fund balance. Moreover, in years of full employment, experience rating has reduced the national average tax rate to only two-thirds the standard rate.

In most of the States, because of wartime increases in reserves available for benefit payments, the funds are in a very strong financial position. Consequently, while problems of financing are still important, they are not as significant as in the early years of the program. Economic considerations dictate, however, that the special tax for unemployment insurance shall be held at a low level. The problem of the best distribution of limited funds will therefore be present whether the financial provisions are approached from the position of what benefits can be paid with the funds available, or from the alternative of what tax will have to be imposed to pay for adequate benefits. The maximum payment is only one of many elements which affect the total amount spent for unemployment insurance; among others are the wage-loss ratio, the duration of benefits, the length of the waiting period, and eligibility requirements.

The social implications of the maximum benefit payment are important to these distributive considerations. The significance to the individual of the benefit payment, and consequently of the limitation imposed by the maximum, varies with both the income level of the claimant and the number of his dependents. It is fairly definitely established that among the lower-income groups a very large proportion, if not all, of the worker's earnings is spent for the basic necessities of a subsistence or even substandard level of living. On the other hand, among groups with higher earnings a smaller proportion of the income is needed for basic living requirements, and there is a margin for luxuries and savings. The value of the benefit dollar differs for these groups. To pay benefits at an unlimited rate would result in payments to groups with the highest earnings (say the highest one-fourth) that would be socially wasteful, in view of the relative utility of the additional dollars to such beneficiaries as compared with others. There is, then, social as well as financial justification for limiting the

benefit rate, if the benefit amount for workers below the highest income group is not unduly restricted thereby. Furthermore, the differences among income groups in the value of a higher weekly benefit are accentuated by the number of dependents whom the beneficiary must support. Data are available to substantiate the generalization that the cost of basic necessities increases with an increase in family responsibilities. Payment of dependents' allowances has been suggested as a device for achieving maximum social value at minimum expenditure. Other possible devices might be an increase in the wage-loss ratio for the lower-income groups, or a higher minimum benefit payment.

#### *Proper Level of Maximum Payment*

In setting the maximum, several elements must be carefully considered to achieve the best distribution of funds. Among them are the family responsibilities of claimants in relation to the cost of basic necessities. Budgets necessary to maintain a family at an acceptable standard provide a useful measure of the adequacy of benefits in meeting social needs. Thus, since living costs vary with family responsibilities, it has been suggested that unemployment benefits might be made more nearly adequate, in relation to the cost of basic necessities, by linking increases in the maximum benefit amount with variation of benefits in accordance with family responsibilities.<sup>4</sup> Basically, however, the maximum should be set in such a way as to compensate for a reasonable proportion of wage loss. This discussion is limited to a consideration of the method of determining how to set the basic maximum so that it meets that objective.

The most important consideration, approached from a negative point of view, is to avoid having a high percentage of benefit payments concentrated at the maximum rate. Such a situation means, substantially, that the program is providing a flat benefit rate for a large proportion of claim-

ants. This result is undesirable for several reasons. It amounts to a denial of the underlying principle that benefits should be related to wages. Moreover, by arbitrarily restricting the benefit amount of a high proportion of the beneficiaries, the function of the program in bridging gaps in workers' incomes is seriously limited. The failure of the benefit system to make up an adequate proportion of the wage loss of large numbers of beneficiaries will presumably result in heavy drains on personal and perhaps community resources—consequences which the program is designed to forestall.

Evidence that the majority of the State programs now provide in effect a flat payment for a large percentage of beneficiaries is very convincing. In 1944 the percentage of payments at the maximum amount was well over 40 in more than two-thirds of the States. The range in the percentage was extreme, from 5 to 94 percent. There was little correlation between the size of the statutory maximum benefit effective in 1944 and the percentage of payments at the maximum, since in nearly all States the maximum benefit bore very little relation to the prevailing wage level.

The relation of the maximum to the wage level can be shown by expressing the maximum as a percentage of a "computed maximum," defined in table 6. This computed maximum is that amount which would provide a benefit amount for 75 percent of the eligible workers in the State at the wage-loss ratio specified in the State law under the existing benefit formula. Study of this relationship showed that States for which the statutory maximum fell far below the computed maximum (and hence below the specified proportion of wage loss of many workers) had a very high percentage of payments at the maximum rate. Similarly, States for which the statutory maximum approached the computed maximum (and came more closely in line with the proportion of wage loss specified in the law) had a much lower percentage of payments at the top rate. In any event, it is clear that in 1944 the great majority of the States were, in effect, paying a flat rate to a considerable proportion of their beneficiaries.

<sup>4</sup>For a fuller discussion of these relationships see "Unemployment Insurance and the Cost of Basic Necessities," supplement to *Employment Security Activities*, Bureau of Employment Security, March 1946.

Table 5.—Percent of weeks of total unemployment compensated at maximum amount,<sup>1</sup> by State, 1945

State	Percent compensated at maximum amount	State	Percent compensated at maximum amount
Total <sup>2</sup>	72.4	Missouri	77.1
Alabama <sup>3</sup>	52.7	Montana	60.1
Alaska	92.1	Nebraska <sup>4</sup>	72.9
Arizona	95.1	Nevada <sup>5</sup>	91.4
Arkansas	67.3	New Hampshire <sup>6</sup>	11.3
California	87.5	New Jersey <sup>7</sup>	78.4
Colorado	68.4	New Mexico	58.2
Connecticut <sup>8</sup>	(9)	New York <sup>9</sup>	76.7
Delaware	74.5	North Carolina <sup>10</sup>	12.8
District of Columbia	(9)	North Dakota <sup>11</sup>	49.9
Florida	73.7	Ohio <sup>12</sup>	54.6
Georgia	64.7	Oklahoma <sup>13</sup>	90.8
Hawaii <sup>14</sup>	74.6	Oregon <sup>15</sup>	77.7
Idaho	23.9	Pennsylvania <sup>16</sup>	63.4
Illinois	80.0	Rhode Island	(9)
Indiana <sup>17</sup>	61.8	South Carolina <sup>18</sup>	15.4
Iowa <sup>19</sup>	73.1	South Dakota	30.5
Kansas <sup>20</sup>	85.8	Tennessee	64.9
Kentucky	36.8	Texas <sup>21</sup>	55.6
Louisiana	75.4	Utah <sup>22</sup>	87.2
Maine <sup>23</sup>	49.7	Vermont <sup>24</sup>	40.6
Maryland	86.2	Virginia	56.7
Massachusetts <sup>25</sup>	66.6	Washington <sup>26</sup>	62.5
Michigan <sup>27</sup>	(9)	West Virginia <sup>28</sup>	36.0
Minnesota	51.8	Wisconsin	57.5
Mississippi	54.9	Wyoming	77.5

<sup>1</sup> Based on payments for full weekly benefit rate only; excludes residual payments and payments reduced because of receipt of benefits under other programs.

<sup>2</sup> Based on data for 47 States. In States which amended the maximum benefit amount during 1945, percent represents the weighted average of payments at the maximum under both old and new laws. See footnote 3.

<sup>3</sup> Maximum changed by law during 1945. See footnote 2.

<sup>4</sup> Excludes dependents' allowances.

<sup>5</sup> Comparable data not available.

<sup>6</sup> Percentage based on data which include payments for "less than total" unemployment.

<sup>7</sup> Estimated.

<sup>8</sup> State law provides for 2-week benefit period; data adjusted for comparability with other States.

the proportion of wage loss specified in the State law. If this were done, the limitation of the benefit rate would reduce the benefit amount only for the group of workers at the highest wage levels. Such a maximum, as noted above, was computed for each State under its existing benefit formula. Comparison of this computed figure with the statutory maximums makes very evident the need for further upward revision of the present maximum weekly benefits. In only 3 of the 51 States is the present maximum sufficiently high to meet this standard. In the other 48 States the existing maximum ranges from 40 to 95 percent of the computed figure and in 30 of these States the range is 50-70 percent. Thus it can be expected that a heavy proportion of the benefit payments in most States will continue to be restricted by the statutory limitation.

The data used in estimating the computed maximums are considered sufficiently accurate to support these general conclusions. Because the wage distributions (and the extensions of the benefit formula in some cases) were only approximate, however, it is not possible to make precise computations for each State.

Because of the wide differences in the wage levels and in the fraction used to determine the benefit rate, it is difficult to ascertain a uniform maximum payment that is equally

Even after the statutory maximum was increased in 26 States in 1945, there was a heavy concentration of payments at the maximum rate. An average of 72 percent of all payments were at the maximum in the 47 States for which comparable data are available (table 5), the proportion ranging from 11 percent in New Hampshire to 95 percent in Arizona. In only 4 States was the proportion of payments at the maximum less than 25 percent, and in about three-fourths of the States it was more than 50 percent.

A maximum payment basically geared to the wage level will prevent the concentration of a significant proportion of payments at the top rate. The maximum should be sufficiently high to permit the great majority of the insured workers to qualify for a benefit amount representing the proportion of wage loss specified in the State law. Only in this manner can the system justify itself to the workers to whom it guarantees protection against wage loss during short-term unemployment.

To account for the great majority

of the eligible workers, the maximum should be set basically in such a relation to the State wage level as to permit perhaps three-fourths of the eligible workers in the State to qualify for a benefit amount representing

Table 6.—Number of States with specified statutory maximum weekly benefit amount for unemployment insurance,<sup>1</sup> by computed<sup>2</sup> maximum weekly benefit amount

Computed maximum	Number of States with statutory maximum of—							
	Total	\$15	\$16	\$18	\$20	\$21	\$22	\$25
Total	51	10	3	11	19	3	2	3
\$15	1				1			
17	1				1			
18	3	2	1					
19	2			1	1			
20	2	1		1				
23	3	1		1	2			
24	3	1			2			
26	3	2			1			
27	4	1		1	1	1		
28	4	1		3				
29	2			1	1			
30	4	1	1		1			1
31	1						1	
32	5				3			1
35	3			2		1		
37	1			2			1	
38	2					1		1
39	1			1				
40 or more	6		1		5			

<sup>1</sup> Excludes dependents' allowances.

<sup>2</sup> Adjusted to the State wage level so as to permit the determination of benefits for 75 percent of the eligible workers in the State at the wage-loss ratio specified in the State law under the existing benefit

formula. Wages estimated for 1944 from data furnished by Bureau of Old-Age and Survivors Insurance showing workers cross-classified by annual and high-quarter earnings, by number of States.

Table 7.—*Distribution of States according to ratio (percent) of present statutory maximum<sup>1</sup> and three assumed uniform maximums to computed maximum<sup>2</sup>*

Percent of computed maximum	Number of States			
	Present statutory maximum	Assumed uniform maximum of—		
		\$20	\$25	\$30
Total.....	51	51	51	51
200 or more.....				1
190-199.....				1
180-189.....				1
170-179.....				3
160-169.....			1	4
150-159.....			1	3
140-149.....			5	3
130-139.....	1	1	2	7
120-129.....		4	6	6
110-119.....	1	2	7	4
100-109.....		2	7	6
100.....			4	6
90-99.....	2	6	11	4
80-89.....	8	11	8	9
70-79.....	6	14	10	
60-69.....	14	13		
50-59.....	16			
40-49.....				

<sup>1</sup> As of Dec. 31, 1945; excludes dependents' allowances.

<sup>2</sup> See table 6, footnote 2.

applicable to all States. A uniform maximum of \$20, for example, would accomplish very little, since 42 of the States would fall considerably short of adjusting to the State wage level at this amount. Thus, in about 80 percent of the States, a maximum of \$20 would not be geared to the State wage level so as to permit the determination of benefits for 75 percent of the eligible workers in the State at the wage-loss ratio specified in the State law. Measured by this same standard, a basic maximum amount of \$25 might be too high in 15 States but too low in the remaining 36 States (table 7). Even in the 15 States, a maximum of not less than \$25 might be justified if an examination of the costs of basic necessities in relation to the number of dependents of claimants in the higher wage brackets shows that such a maximum is necessary to enable claimants to tide themselves over between jobs without recourse to other resources. Although in the remaining 36 States a \$25 maximum falls short of the suggested standard of adequacy, it would reduce considerably the proportion of beneficiaries whose benefit amounts are restricted by the statutory maximum.

Wartime increases in wage levels have been a primary factor in producing the inadequacies of the present statutory maximums. From Jan-

uary 1941 to October 1944, average gross weekly earnings increased by more than 76 percent. This rise was the result of increases in straight-time hourly earnings, shifts of workers to higher-paid war industries and higher-paid localities, accelerated merit increases and promotions, increased shift premium payments, abnormal incentive earnings, increase of overtime work at premium pay, and more continuous employment.<sup>3</sup> A slight rise continued through the first month of 1945, but thereafter average weekly earnings showed a steadily declining trend until December, when a small increase occurred. Average weekly pay in December 1945 was 13.1 percent below that for the same month of 1944 as a result of reductions in both hourly pay and working hours.<sup>4</sup> Part of the decline is being regained through increases in hourly wage rates, however. While

it is difficult to predict future wage rates, probably gross weekly earnings will fall below wartime levels, and high-quarter earnings in 1944 or 1945 will represent for many workers a peak that will not be exceeded or even reached for a long time. As a conservative approach toward adjusting the maximum payment, it might be related to something less than the peak wartime wage levels, with attention to the trend in wages as well as the distribution of wages at a particular time.

The problem of adjusting the maximum payment cannot be isolated from other elements in the benefit formula. Adjustment of the eligibility requirements or of the wage-loss ratio would necessarily affect the relation of the maximum payment to the wage level of eligible workers. So will adjustment of the benefit formula in relation to the costs of basic necessities. Moreover, raising the maximum for all claimants is not the only possible device. One alternative would be to increase the maximum only for claimants with dependents.

## Claimants Awaiting Recall—Their Special Problems of Availability and Suitability of Work

By Olga S. Halsey\*

"THE CLAIMANT was denied benefits because he stated he was returning to his former employment."<sup>1</sup> This claimant for unemployment benefits, appealing from a decision to deny him benefits, testified that he had expected to return to his former employer; that by the time of the hearing, however, he was not quite sure that he would be recalled; and that he would now ac-

cept suitable employment if it were offered. On the basis of these facts, he was held to have been unavailable for work and ineligible for benefits until the day on which he said that he was willing to take other suitable work.

To the employee, denial of unemployment benefits under such a decision means economic pressure to take other work rather than to wait, wholly at his own expense, for his regular employer to resume operations. To the employer, it may mean inability to recall experienced workers when he again starts production. For unemployment insurance, such a decision raises questions as to the circumstances under which claimants may be considered "available for work"—a condition which all claimants must meet if they are to be eligible for unemployment benefits.

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<sup>1</sup> Md. 9817, Dec. 19, 1945; contra: Md. 9548, Dec. 14, 1945, unpublished. For similar holdings see 9865-Ala. A (June 18, 1945), *Ben. Ser.*, Vol. 8, No. 10; Ga. AT-4199, Feb. 1, 1946. Citations to *Ben. Ser.* refer to *Benefit Series of the Unemployment Compensation Interpretation Service*, issued by the Social Security Board through Vol. 9, No. 7, and thereafter by the Social Security Administration. Citations to unpublished decisions give the name of the State and the official State number of the case.

Is the requirement that a claimant must be "available" for work satisfied, as this and similar decisions assume, only if the claimant is "available for work without restrictions—that is, available for *any* work which he is qualified by training and experience to do"?<sup>2</sup> Or is it satisfied if the claimant is available for work that is suitable to him as an individual and that he has a reasonable prospect of securing in the labor market where he wishes work? If this provision meets the availability requirement, the availability of the individual claimant who will be recalled is a question of fact to be determined in each individual case. Under this approach, the availability of such a claimant will depend on the limitations he may impose in view of his prospects of a recall—its certainty and the anticipated duration of his lay-off.

Questions of "suitable work" and of "good cause" for refusing suitable work may also arise when a worker, in view of promised or expected recall by his last employer, declines to take a particular job open to him. All State laws disqualify from benefits a claimant who, within the meaning attributed to those terms, refuses suitable work without good cause.

State decisions on availability for work and on suitable work and good cause for its refusal reveal marked differences in the policies applied to cases of laid-off workers.

## Temporary Lay-Offs

### Availability for Work

The availability of claimants who have been laid off for only brief periods and will definitely be recalled at an early date and who, therefore, are not interested in other permanent work would seem less doubtful than that of those who have been laid off indefinitely or for a prolonged period. But this is not always the holding. Take, for example, the case<sup>3</sup> of an

employee who had worked 23 years for her last employer and was laid off for lack of work. Two weeks later, she registered with the U. S. Employment Service for other work and filed her claim for unemployment benefits; nearly 3 weeks later, she accepted a referral by the USES and explained to the prospective employer that she expected to return to her regular employer within 2 weeks. Because of her statement that she planned to return to her regular employer, this claimant was held unavailable for work, on the ground that a claimant who restricts herself to one employer is not available for work. Or take the case<sup>4</sup> of a rivet presser who had worked for her employer for about 21 years when she was laid off because of shortages of material. She did not follow up a referral to work as an unskilled laborer at 40 cents an hour for a 50-hour week in a city 7 miles away. She discussed this job, however, with her husband and he then called her foreman, who assured them that the claimant would be back at work in the old plant in a few days and advised her not to take the new job. Four weeks later she was recalled. Because of the definite assurance of her old job in the immediate future, she was not disqualified for having refused the job referral;<sup>5</sup> however, she was held unavailable for work because she had elected to hold herself from the labor market until she was recalled.

At the other extreme is a decision which was given in the case of a claimant<sup>6</sup> who was laid off for an indefinite period after she had accumulated 5 years' seniority with her last employer but was notified that she would be recalled. She was actually recalled after about 5½ weeks. During her unemployment she had

made no effort to find another job. In holding this claimant available for work, the referee pointed out that, in view of her seniority and the fact that her lay-off was temporary, she should have a reasonable period in which to be recalled before looking for other work. The Vermont Unemployment Compensation Commission has adopted a somewhat similar policy. Its policy<sup>7</sup> is that, when an employer confirms a claimant's statement that he will be recalled within 4 weeks, the claimant shall not be disqualified for refusing *any* work within this period. If the lay-off is expected to be more extended or lasts beyond the original 4-week period, discretion is given to the Commission's local representative to decide whether or not the claimant is to be disqualified for refusing otherwise suitable work.

*Willingness to take temporary work.*—A middle position is taken by some State appeals bodies, which expect claimants who have been temporarily laid off to be willing to take suitable temporary work. Thus a cannery worker<sup>8</sup> had been laid off indefinitely because of a shortage of raw materials, with the understanding that she would be recalled. She was held unavailable for work because she had refused other temporary cannery work of a kind that she had done previously, that paid her customary wage, and that would not have prevented her return to her regular employer. Other workers<sup>9</sup> who were temporarily laid off while their employer was retooling for a different type of war work were given special

<sup>2</sup> Vermont Unemployment Compensation Commission, *Policy and Procedure with Respect to Determination of Suitable Work and Refusal of Referral*, October 17, 1945, pp. 2, 3.

<sup>3</sup> 9972-Calif. R. (Feb. 2, 1945), *Ben. Ser.*, Vol. 8, No. 11; see also 9267-Pa. R. (Oct. 31, 1945), *Ben. Ser.*, Vol. 8, No. 3. In this second case, temporary work from which the claimant would have been released to return to his regular employer and which utilized the claimant's training and experience was held suitable, even though it involved a lesser skill and paid a lower wage, since the employment was for only 6 weeks.

<sup>4</sup> 9764-Ga. R. (June 6, 1945), *Ben. Ser.*, Vol. 8, No. 9; contra: 10172-Ga. A. (Aug. 14, 1945), *Ben. Ser.*, Vol. 9, No. 1; see also: 9060-Maine A. (Apr. 6, 1944), *Ben. Ser.*, Vol. 8, No. 1; 9188-Ore. A. (Apr. 24, 1944), *Ben. Ser.*, Vol. 8, No. 2; 9461-Tex. A. (Dec. 15, 1944), *Ben. Ser.*, Vol. 8, No. 5.

<sup>5</sup> 9289-Wis. A. (March 1944), *Ben. Ser.*, Vol. 8, No. 3.

<sup>6</sup> If this claimant had been disqualified for having refused work without good cause, she would not have been eligible for benefit during the week in which the refusal occurred and until after she had again been employed within at least 4 weeks and had earned wages at least equal to four times her weekly benefit amount. The unavailability holding merely affected the claimant's benefit rights until such time as she was reemployed or she removed this limitation.

<sup>7</sup> 10007-Kans. A. (Dec. 8, 1943), *Ben. Ser.*, Vol. 8, No. 11.

<sup>2</sup> 10172-Ga. A. (Aug. 14, 1945), *Ben. Ser.*, Vol. 9, No. 1. Italics supplied.

<sup>3</sup> Bureau of Employment Security, "Report on Special Postwar Problems of Women Claimants," June 1946, p. 58. (Attachment to Research and Statistics Letter No. 120, July 15, 1946.)

<sup>4</sup> 9865-Ala. A. (June 18, 1945), *Ben. Ser.*, Vol. 8, No. 10.

temporary wartime releases for 4 to 6 weeks, with the understanding that they would be subject to recall within this period. Though these claimants registered for temporary work, the Georgia Board of Review held them available for work, pointing out that "A claimant may properly refuse an offer of work which is otherwise suitable if there is a *definite and reasonable* probability that he will in a short time be able to be reemployed in his former position . . . Temporary lay-offs for purposes of retooling, stock-taking, etc., shall not be regarded as permitting the worker to refuse otherwise suitable work for more than a reasonably short period and only when the indication that he will be reemployed at the expiration of this period is *clear and definite*." (Italics supplied.)

When a claimant has been willing to accept other work pending his recall, but the employer to whom he was referred was unwilling to hire temporary workers, the claimant has been held to be available.<sup>11</sup> In one decision<sup>12</sup> the referee recognized that the claimant had merely been honest in advising the prospective employer that, if she were hired, she would leave if she were offered reemployment by her previous employer.

*Refusal of permanent work.*—Claimants who have refused work for which the employer desires permanent employees or which would prevent their return to their regular employer have also been held available for work. One case involved experienced loopers in a hosiery mill who had been laid off temporarily and who refused unskilled work in an essential food industry in which they had had no experience and from which they would not have been released under wartime restrictions to return to their regular employer. In holding that they had good cause for refusing the work offered and were available for work, the Pennsylvania

Board of Review pointed out that<sup>13</sup> "The law does not specifically require that a claimant be available for permanent employment and we find no basis whatsoever for inferring that such was the intent. If such were the intent every employee would be required, during a period of temporary lay-off in his regular employment, to completely disassociate himself from the existing employer and become a free agent on the labor market. Considering the disruption this would cause, we cannot conceive of such a legislative intent. We believe that the legislature intended nothing more than a general availability during each week of unemployment."

The California Appeals Board<sup>14</sup> adopted a similar approach in the case of a milliner who had been employed in a retail establishment for some 16 months making custom-made hats when she was laid off the last of June 1945 because of shortage of materials but with the definite assurance that the establishment would reopen about the first of August. The claimant was actually recalled August 6. About 2 weeks after her lay-off, a possible permanent job in a wholesale house was discussed with her and, a week later, a similar permanent job. She was not interested in these jobs, particularly the latter, because by that time she expected to be recalled within a week. The Appeals Board pointed out that the acceptance of either of these jobs would have required the claimant to relinquish her former position, which she had every reasonable expectation of resuming within a short time, declaring, ". . . to require this claimant under penalty of disqualification from benefits to sever a temporarily suspended employment relationship, with attendant loss of seniority and possibly other accumulated rights, where the relationship has been continuous and as far as the record discloses, entirely satisfactory to all parties for a considerable length of time, would destabilize rather than stabilize employment conditions, and therefore would be contrary to one of the fundamental purposes of the Act." In view of these facts, the claimant

was held not to have unreasonably restricted her employment opportunities and to be available for work.

Although the decisions, except those which involve wartime labor controls by the War Manpower Commission, do not always distinguish clearly between "temporary" and "permanent" work, it is obvious that the State appeals bodies, in speaking of temporary work, have had in mind stopgap employment which the worker would accept with the expectation of leaving it as soon as he was offered reemployment by his last employer. Similarly, it is clear that, in using the term permanent work, the appeals bodies have referred to work for which the employer wishes employees whom he would have a normal expectation of retaining so that the expense of training a new employee would not obviously be wasted. It is in this limited sense that the two terms, temporary and permanent work, are used.

### *"Suitability" of Work and "Good Cause" for Refusing Work*

Claimants who have been laid off temporarily and who refuse other work offered by the USES may be denied benefits not only on the ground that they are not "available" for work but also because they have refused "suitable" work without "good cause." One claimant was held to have had good cause for refusing suitable work when her refusal was based on the knowledge that she would be recalled by a former employer in 2 or 3 weeks.<sup>15</sup> In another case<sup>16</sup> a claimant who had been doing skilled work for a tile manufacturer for 9 years and had 4 to 5 years' accredited seniority was laid off temporarily because of slack work and given a temporary release. Three days after the claimant had

<sup>11</sup> Mass. 14738 RE, Jan. 31, 1946, unpublished; contra: 10638-Mass. A (Sept. 21, 1945), *Ben. Ser.*, Vol. 9, No. 7, affirmed by Board of Review decision No. 12568-BR, unpublished.

<sup>12</sup> 8284-Tenn. A (June 1, 1943), *Ben. Ser.*, Vol. 6, No. 12; see also 6334-Ill. R (Mar. 19, 1941), *Ben. Ser.*, Vol. 4, No. 8; 9066-Mass. A (July 27, 1944), *Ben. Ser.*, Vol. 8, No. 1; 9236-Mich. R (Oct. 18, 1944), *Ben. Ser.*, Vol. 8, No. 3; 10146-Tenn. R (June 21, 1945), *Ben. Ser.*, Vol. 8, No. 12; 10177-Ill. R (July 31, 1945), *Ben. Ser.*, Vol. 9, No. 1; 10249-Ill. R (May 17, 1945), *Ben. Ser.*, Vol. 9, No. 2; 10274-Mich. A (July 25, 1945), *Ben. Ser.*, Vol. 9, No. 2.

<sup>13</sup> 9461-Tex. A (Dec. 15, 1944), *Ben. Ser.*, Vol. 8, No. 5; 10536-La. A (Dec. 26, 1945), *Ben. Ser.*, Vol. 9, No. 6; 10702-Colo. A (Dec. 15, 1945), *Ben. Ser.*, Vol. 9, No. 8; 10729-Maine A (Jan. 23, 1946), *Ben. Ser.*, Vol. 9, No. 8; contra: 9865-Ala. A (June 18, 1945), *Ben. Ser.*, Vol. 8, No. 10.

<sup>14</sup> 10702-Colo. A (Dec. 15, 1945), *Ben. Ser.*, Vol. 9, No. 8.

<sup>15</sup> 9018-Pa. R (Mar. 14, 1944), *Ben. Ser.*, Vol. 7, No. 12; contra: 8931-Pa. R (Apr. 6, 1944), *Ben. Ser.*, Vol. 7, No. 11.

<sup>16</sup> 10421-Calif. R (Dec. 6, 1945), *Ben. Ser.*, Vol. 9, Nos. 4-5.

registered with the USES and filed his claim, he was offered work 18 to 20 miles from home in a cotton mill, in which he had had no experience. Moreover, had he accepted this work, he would have lost his seniority rights. On these facts, the work was held not suitable and the claimant was not disqualified.

Questions of both availability and suitability of work entered into the decision concerning a claimant who had been earning an average of \$65 a week as a route man for a bottling concern and was laid off temporarily when a reduction in the plant's sugar quota caused a shut-down.<sup>17</sup> The claimant refused to apply for jobs as a truck driver and as a warehouseman, the latter at \$100 a month, because he expected to be recalled any day. In view of the lower earnings in the jobs offered and the probability of his recall to his former position, those jobs were held not suitable. He was also held available for work.

These decisions on the suitability of work turn on the suitability of the work in view of the lower wages, the different skills required, the length of unemployment, and prospects of recall. The decisions reviewed do not, however, include claimants who have refused work during a purely seasonal lay-off. In such cases the negligible prospect of obtaining work in the claimant's usual occupation frequently is given great weight in determining the suitability of work which the claimant has refused.

### Indefinite Lay-Offs

Some State appeals bodies make a clear distinction between claimants who have been temporarily laid off with definite assurance of recall and those whose recall is uncertain or postponed indefinitely. As one referee<sup>18</sup> pointed out, "We have repeatedly held that a claimant is justified in holding himself available for one employer only in case of a shut-down in the plant due to an industrial accident or a temporary halt in the work for other reasons provided it is definite and certain that said employee will

be recalled to work within a reasonable time." Because the claimant in this case lacked this definite assurance, it was held that he should have made himself available for other suitable work during his lay-off.

### Willingness To Take Temporary Work

When claimants have been laid off for an indefinite period with no assurance of the date of recall, it is not unreasonable to expect them to be willing to take temporary work for another employer. Thus a group of weavers, union members, were laid off early in April 1945 for an indefinite period because of the expiration of Army contracts, although it was not expected that any would be permanently separated. During their lay-off they were referred to temporary work as weavers at standard rates for a second company. In this case<sup>19</sup> an agreement had been reached between the USES, the prospective employer, and the claimants' union that the regular employer should have priority when he wished his old employees back. The claimants were informed of this agreement. They refused the temporary work because they feared its acceptance would jeopardize their insurance, their seniority rights, and their vacation pay. In this case, there was no provision in the agreements between local employers and the union which would prohibit employees temporarily laid off by one employer from working for another. The Pennsylvania Board of Review held that these claimants had refused suitable work without good cause and that they were unavailable for work.

Claimants who have indicated their willingness to take temporary work during their lay-off have been held available for work. Thus a fur finisher<sup>20</sup> of 22 years' experience had worked 9 months for her last employer as head finisher when she had had to leave because of illness. About 5 weeks later, when she had recovered, she registered for work. Although her own position had been assigned to another, she had been assured that, when the season opened,

she would be called back. In the meantime, she was willing to take other work which used her specialized experience if it would not prevent her return to her regular employer. The commissioner pointed out that the claimant's restriction to work which would permit her to return to her regular employer was "entirely reasonable," adding, "This construction tends to establish good will between employer and employee, as well as stability of employment, since it allows an employer to retain his old, experienced help, and permits the employee to retain the benefits of his seniority status, familiarity with the job, and the higher wages oftentimes received by an older employee." He held the claimant available for work.

### Refusal of Permanent Work

Claimants whose lay-off is prolonged or whose prospects of recall may be indefinite and who refuse an offer of permanent work have been disqualified for refusing suitable work without good cause or held unavailable for work. In such cases the prospects of recall may apply to all individuals or to a particular claimant.<sup>21</sup> Thus a claimant employed as assembler by a radio manufacturer for about 4½ years at 80 cents an hour was laid off the last of August 1945 because of lack of work. About 2 months later she refused a referral as an assembler of pens at a starting wage of 75 cents an hour because the wage was too low and because she expected to be recalled by her last employer, although she could give no definite date. About 2½ months later she was reemployed by her former employer at 88 cents an hour. Because she had been unemployed 8 weeks when she refused the referral, had no immediate prospects of employment, and had made no effort to look for work on her own initiative, she was held to have been unavailable for work.

Another claimant<sup>22</sup> also had worked

<sup>17</sup> Ill. 46-RD-557, Jan. 29, 1946, unpublished, affirmed by Board of Review decision No. 46-BRD-332, Apr. 24, 1946, unpublished.

<sup>18</sup> Ill. 46-RD-902, Feb. 18, 1946, unpublished, affirmed by Board of Review decision No. 46-BRD-288, Mar. 29, 1946, unpublished, on the ground that the appeal was filed after the expiration of the statutory time limit for filing appeals.

<sup>19</sup> 9017-Pa. R. (Aug. 15, 1944), *Ben. Ser.*, Vol. 7, No. 12.

<sup>20</sup> 8953-Conn. R. (May 23, 1944), *Ben. Ser.*, Vol. 7, No. 12; see also 10087-Ga. A. (June 19, 1945), *Ben. Ser.*, Vol. 8, No. 12.

<sup>21</sup> 10513-Ark. A. (Dec. 19, 1945), *Ben. Ser.*, Vol. 9, No. 6, affirmed by Board of Review decision No. 340-BR, unpublished.

<sup>22</sup> 9222-Kans. A. (July 17, 1944), *Ben. Ser.*, Vol. 8, No. 3.

for a radio manufacturer as an assembler and solderer at 80 cents an hour, when she was laid off the middle of August 1945 after 3 to 4 years' service. At the time of her lay-off the claimant was assured she would be called back as soon as the company reconverted and could get materials. The company sent her three letters dated October 2, October 29, and November 30, informing her that she would be reemployed as soon as it could get the necessary materials. The last letter indicated that the situation was improving and that, if improvement continued, the company hoped to have all employees to whom the letter was sent back at work within 30 days. Thirteen days later the claimant was recalled by this employer at 88 cents an hour. Just after the claimant had received the second letter, when she had been unemployed 10½ weeks, she refused a referral to another radio manufacturer for similar work at 68 cents an hour because the wage was too low and she expected to return to her regular employer. Since the prevailing wage for this type of work ranged from 64 to 90 cents an hour, she was held to have had good cause for refusing this work. Although the appeals body recognized that the claimant had "some prospects" of recall, those were considered not "sufficiently definite and immediate." However, because she had not been actively looking for work in view of her indefinite prospects of reemployment, she was held unavailable for work and hence ineligible for benefits.

In another plant some 1,300 workers, including the claimants,<sup>23</sup> were involved in a "reconversion lay-off" while the company obtained releases from the Government for materials needed for its civilian production and confirmed orders already received. The claimants averaged 2 years' employment with this company, had accumulated seniority, had acquired a skill which was not locally usable elsewhere, and had been receiving higher wages than they could reasonably expect to obtain elsewhere. When these employees were laid off, they were told that they would be recalled in order of seniority.<sup>24</sup> After

the claimants had been out of work less than 1 month, they indicated that they wished to wait for their former work. At the referee's hearing, the employer's personnel director testified that new work had not developed as anticipated, that it was unlikely that employees not then recalled would be rehired within 30 days, and that, in fact, no definite assurance could be given when these claimants would be called back. This was the first information given them regarding the slowing up of recalls. In view of the short time between their lay-off and their statement that they wanted to wait for their former work, their reasonable expectation of an early recall prior to the date of the hearing, and the exceptionally favorable conditions of their employment, the referee held that other work was not suitable for them at the time the initial disqualification was imposed and that they were available for work up until the date of the hearing. However, because of the uncertainty of the claimants' recall brought out at the hearing and their restrictions, he held them unavailable for work from this date until they might remove their limitations.

The definiteness of reemployment not only may depend on the employer's plans for resumption of work but also may vary with the prospects for recall of an individual claimant because of his low seniority rank or other factors. Thus a 69-year-old miner,<sup>25</sup> who had been engaged in coal mining all his life, was laid off in a reduction of force because the employer wished to retain the younger and more able-bodied men. When this claimant went back to his employer to see about his chances of work, he was told that no work was available and that he would be called when he was needed. He did not know when his employer planned to reopen the mine or when to expect reemployment. None of the other mines would employ him because he was capable of only light work. Approximately 4½ months after his lay-off, he failed to apply for a job as a porter at 60 to 65 cents an hour in a plant which would have assigned him

work in keeping with his physical ability. In view of the length of this claimant's unemployment, he was disqualified for having refused suitable work without good cause.

### Information Concerning the Duration of the Lay-Off

The appealed benefit decisions reviewed contain little direct information from the employer concerning the duration of the lay-off. In many cases, none appears. In a few cases, the only information on this point apparently available to the appeals bodies was that given by the claimant's union representative.<sup>26</sup>

The importance of official information from the employer, both to laid-off workers and to the State employment security agency, is illustrated by the case of a claimant<sup>27</sup> who, about a month after his V-day lay-off, refused a referral to similar work in another plant because he said, judging from the way his foreman talked, he would soon be back at work with his former employer. The company's employment manager testified, however, that no foreman was authorized to indicate possibilities of recall because even the employment office did not have any idea exactly how soon the men would be back at work. Under these conditions, the claimant was held to have refused suitable work without good cause.

A somewhat similar case involved a group of shipyard workers<sup>28</sup> who were laid off early in February 1945 after 1 to 2 years' employment in the electrical department. When they were laid off, their leader man told them that they would be reemployed in 4 to 8 weeks and they were given temporary releases. About 2 weeks after their lay-off the claimants signed statements that they were not interested in other work as they expected to return soon to their last employer. Later, the local USES representative questioned the employer and was informed that this yard did not expect to hire any one in its elec-

<sup>23</sup> 9066-Mass. A (July 27, 1944), *Ben. Ser.*, Vol. 8, No. 1; Md. 8958, Dec. 27, 1945, unpublished.

<sup>24</sup> Mich. B5-7920, Dec. 5, 1945, unpublished.

<sup>25</sup> 9762-Fla. A (Apr. 13, 1945), *Ben. Ser.*, Vol. 8, No. 9; see also 10499-Tenn. A (Nov. 30, 1945), *Ben. Ser.*, Vol. 9, Nos. 4-5.

<sup>26</sup> 10499-Tenn. A (Nov. 30, 1945), *Ben. Ser.*, Vol. 9, Nos. 4-5.

<sup>27</sup> In this plant, all employees retain

their seniority until they refuse an offer to return to their former work.

<sup>28</sup> 10432-Ill. R (July 31, 1945), *Ben. Ser.*, Vol. 9, Nos. 4-5.

trical department for 90 days. Apparently, this new development was not brought to the claimants' attention. The claimants, who had previously drawn benefits, were then held unavailable for work and ineligible for benefits. They appealed. At the referee's hearing early in April a company official testified that his company might never reemploy these claimants and that in any case there were no prospects for reemployment before the following August or September. When the claimants heard this, they indicated their willingness to take other suitable work when it was offered them. This official also testified that when the claimants were laid off, no effort had been made to advise them of their future prospects of work with his company. Because the leader man's statement was supported by the temporary release given the claimants, they were considered to have been justified in expecting to be recalled. The referee held them available for work and eligible for benefits because of the manner of their lay-off and the temporary release given them. By contrast, in another case<sup>20</sup> in which the claimant's employer had filed a statement that there was no certainty that he would be able to reemploy this particular employee, the claimant was held unavailable for work because, in the absence of any assurance as to his recall, he should have made himself available for other work.

### Policy Relating to Claimants Awaiting Recall

The decisions cited above illustrate the contrasts in existing policy concerning claimants who expect to be recalled by their last employer. These fall into two main groups. On the one hand, a rule of thumb automatically holds claimants unavailable for work because they expect to be recalled, regardless of the immediacy or certainty of the recall and their willingness to take temporary work. On the other hand, consideration is given to the probable duration of the lay-off, the certainty of recall, and the claimants' readiness to take temporary work, before they are held un-

available for work or disqualified for refusing suitable work without good cause. These two policies have important implications for both the claimant and his employer.

### Policy Implications

The automatic policy of holding unavailable for work all claimants who are awaiting recall by their last employer reduces potential charges on the account of a claimant's last employer and also on the unemployment insurance fund. It accomplishes this, however, by an unduly restrictive interpretation of "available" for work. The practical result for the claimant is a denial of benefits which places economic pressure on him to sever an employment relationship, perhaps of years' standing, which has proved satisfactory to both the worker and his employer.

Although a denial of benefits may be to an employer's immediate advantage by preventing a charge against his account and a later possible adverse effect on his experience rating, it is doubtful whether either the claimant or his employer benefits in the long run. If the claimant yields to the financial pressure resulting from a denial of benefit, he may take a similar job in another establishment where he is less familiar with the work and, therefore, may be less likely to make good, where his chances of promotion may be less favorable, and where, as a newcomer, he may be among the first laid off if the plant has to reduce its force. He may have to accept another type of work, with loss of an opportunity to use special skills and a resulting reduction in wages. If claimants yield to this pressure after a shut-down, an employer will have to replace experienced employees, incurring expense for selecting, hiring, and training new workers and for firing and replacing those who do not prove satisfactory. In short, this policy increases instability of employment and labor turnover and their attendant social and financial costs.

By contrast, the second policy, which considers the claimant's prospects of a recall, not only is consistent with the purpose of the availability requirement but also helps to stabilize employment by permitting the payment of benefits to laid-off work-

ers who, the employer reports, will be recalled within a reasonable period. Benefits are not denied to a claimant merely because he desires to resume within a short period a relationship that has proved satisfactory and presumably promises more security of employment and greater chances of advancement than he probably could obtain as a new employee in another plant. Moreover, the suitability of any work he may refuse is considered in the light of his prospects of a recall. The employer has greater certainty that his regular and trained workers will be available when he resumes production. To the extent that old employees return, labor turnover, with its expense both to the employee and the employer, is reduced. Thus it tends to promote stability of employment—the expressed purpose of many State unemployment insurance laws.

### Implementing the Policy

If claimants who have a reasonable prospect of recall within a reasonable period are to be considered available for work and are not to be disqualified automatically for refusing other work, it is necessary to determine the circumstances in which a claimant will continue to be held available and the conditions under which he may refuse proffered work.

The probable duration of a lay-off can be known only to the employer. Consequently, employers should advise the State employment security agency and the USES of the probable duration of a lay-off or should make every effort to give their best estimate when this is requested. When the outlook for recall changes, these agencies should be currently informed of the altered prospects. This information will be of great importance in determining whether it would be reasonable to expect the claimant to accept temporary or permanent work, if it is otherwise suitable. Employees also should be currently and officially advised of the anticipated length of their lay-off in order that they may decide whether to take temporary or permanent work elsewhere. If employees have been given incorrect information unofficially or have reasonable grounds for expecting to be recalled within a reasonable time, they may be paid

<sup>20</sup> 9222-Kans. A (July 17, 1944), *Ben. Ser.*, Vol. 8, No. 3; see also 10499-Tenn. A (Nov. 30, 1945), *Ben. Ser.*, Vol. 9, Nos. 4-5.

benefits, as in some of the decisions reviewed, even though management may not expect to reemploy them in the near future.

If it is unlikely that all employees will be rehired, because work in some departments is to be curtailed or discontinued or a general reduction in force is anticipated, it would also be helpful if both the employees affected and the State employment security agency were advised. If employees knew that they definitely would not be recalled or that their recall were improbable, they could plan to take other work. If names of such employees were forwarded to the local employment office and the State employment security agency, it would be helpful in deciding whether these claimants reasonably might be expected to take other suitable permanent work and, if they refuse, whether they should be held unavailable for work or disqualified for having refused suitable work without good cause. Without such information, the State agency may have to assume that claimants have an equal chance of being called back, with the result that benefits may be paid to some whom it is definitely planned not to recall.

**Temporary lay-offs.**—The employer's estimate of the probable duration of a lay-off and the prospects of recall for an individual claimant determine whether or not the claimant should be expected to take temporary or permanent work elsewhere during his lay-off, provided, of course, that the employee has been given the same information.

Claimants who, the employer reports, will be recalled within a relatively brief period may reasonably be expected to refuse an offer of work open only to permanent employees.

Based on a refusal of such work, a disqualification for having refused suitable work without good cause or a holding of unavailability would appear unreasonable. In such cases, willingness to take temporary suitable work may be sufficient to establish availability, even though local employers may be unwilling to hire temporary help. Refusal of suitable temporary work, however, may render the claimant unavailable for work, if he indicates that he is not interested in

any other work during his lay-off. On the other hand, when the refusal is based on the claimant's objection to the particular job offered him, it must be determined whether the work meets the normal criteria of suitable work; if it is suitable, the claimant reasonably may be disqualified for having refused suitable work without good cause.

Special situations may modify this general result. One such situation is when a claimant has been led by a company representative to believe incorrectly that he will be recalled and, acting on this information, has refused suitable work that he otherwise might have accepted. A somewhat similar situation is presented by claimants who were told at the time of the lay-off that they would be recalled but who have not been informed of changes that have postponed their return. In such cases the claimant may reasonably be held to have had good cause for refusing otherwise suitable work. A different question is presented by a claimant who has been employed for only a brief period by his last employer and refuses an offer of an equally good and regular employment because he expects to be recalled. Such a claimant reasonably may be disqualified for having refused suitable work.

Claimants who will not be recalled after a temporary lay-off reasonably may be expected to take other permanent suitable work. Claimants who refuse this may reasonably be disqualified in the same manner as other employees who refuse suitable work without good cause.

The dividing point at which claimants may be expected to take permanent work or will be denied benefits for refusing it is a matter for administrative discretion.

**Indefinite lay-offs.**—Lay-offs may be indefinite because the employer cannot estimate the date on which he will resume operations, even though he confidently expects to do so, or because he is uncertain whether he will reopen a particular department or the entire plant. When policy concerning laid-off workers is based on their prospects of being recalled, claimants who have been laid off for an indefinite period with the certainty of recall may reasonably be

expected to take suitable temporary work during the shut-down, and should not be denied benefits for refusing permanent work. However, as the lay-off becomes more extended without any improvement in the prospects of a return, claimants may reasonably be expected to take permanent work elsewhere, particularly the most recent employees and those whose skills and aptitudes are most readily transferable. Likewise it is reasonable to expect that claimants whose lay-off is indefinite, because of the employer's uncertainty whether he will reopen, should be prepared to accept permanent suitable employment elsewhere. Such claimants may reasonably be held unavailable for work if their refusal of work is based on their unwillingness to take any other work while they are awaiting recall. If the work refused meets the normal standards of suitable work, they may reasonably be disqualified for refusing suitable work without good cause unless, of course, special facts should alter the decision.

## Conclusion

Realization that the common interests of the claimant and his employer are served by a policy of not denying unemployment benefits automatically to all claimants who report that they will be called back by their last employer would lead to a reconsideration of the policy now indicated in many decisions concerning such claimants.

If the policy is adopted that a claimant's willingness to take temporary work is sufficient to meet the requirement of being available for work, claimants who have been laid off temporarily and will definitely be recalled within a reasonable period may reasonably refuse permanent and otherwise suitable work without incurring a disqualification for having refused suitable work without good cause or without being held unavailable for work under this policy. As the lay-off becomes more extended, it would be reasonable to expect these claimants to accept other suitable permanent work, especially the newer employees and those whose skills can be used most readily in other local work.

By contrast, under this policy,

claimants who will not be called back or who have been laid off indefinitely because of the company's uncertain future plans may be expected to accept other suitable permanent work. If the work is suitable and if the refusal is based on objections to the job itself, claimants may reasonably be disqualified for having refused suitable work. However, if the refusal is based on unwillingness to take any work while awaiting recall, they may reasonably be held unavailable for work.

The application of a policy that makes it possible to pay benefits to claimants with definite prospects of a recall within a reasonable time will increase the employer's assurance that his experienced employees can afford to wait until he again has work for them. Its application depends, however, not only on a reconsideration of policy by some State appeal bodies but also on the extent to which employers furnish information concerning the probable duration of a

lay-off, both to their employees and to the State employment security agency. Without this information, employees cannot decide intelligently whether to accept temporary or permanent work elsewhere and the State employment security agencies are working in the dark. On the one hand, they may deny benefits to claimants who will be recalled in the early future; on the other, they may pay benefits to claimants on the basis of uninformed statements of claimants and foremen, even though management does not expect to rehire these claimants.

To the extent that employers wish to increase the likelihood that their laid-off workers will return when needed, they can facilitate the work of their State employment security agency in holding these claimants eligible for benefits by advising both their employees and the agency of the anticipated length of a lay-off and of individual claimants' prospects for recall.

State is every community adequately served. Of the more than 3,000 counties in the Nation, approximately 40 percent, serving some 15 million people, have no registered hospitals. While many of these counties which lack facilities are too small to support a full-fledged hospital, they could all profit from some type of health facility. As it is now, the best and most abundant hospital facilities are concentrated in the wealthiest States and metropolitan areas, while rural and poor areas have the least adequate hospital and related services.

Preliminary estimates indicate that general hospital beds should be increased by about 36 percent to bring them up to the ratio of  $4\frac{1}{2}$  beds per 1,000 population; beds for tuberculosis patients by about 68 percent to bring all States to the ratio of  $2\frac{1}{2}$  beds per death from tuberculosis; and beds for mental and nervous diseases by 43 percent to reach 5 per 1,000 population. Chronic disease hospitals and health centers need to be increased several fold, the former on the basis of 2 beds per 1,000 population and the latter on the basis of 1 per 20,000-30,000 population.

Before the war, the total estimated cost of providing these needed beds and facilities was approximately \$4,000 million. Against these needs is the \$1,125 million which will be available when all the Federal funds have been met by non-Federal funds. Even on the basis of prewar costs, as Dr. Parran recently pointed out, this expenditure would meet only about 37 percent of the costs of new facilities and 29 percent of new and replacement facilities combined. With the present cost of building approximately 50 percent higher than it was when the act was first considered, it is obvious that these appropriations, substantial as they are, can serve only fractionally the purpose of the act, namely, to provide hospital facilities for all the people.

Nevertheless, all groups concerned with a broad national health program consider the act a long step forward. Since its administration is the responsibility of the Surgeon General, it is significant to note his views on the future role of hospitals. He visualizes the hospital of the future as having a broader and more important function than in the past. It should

## The Hospital Survey and Construction Act

By V. M. Hoge\*

THE SIGNING of the Hospital Survey and Construction Act by the President on August 13 launched the Nation on the most comprehensive hospital and public health construction program ever undertaken. Congress has authorized the appropriation during the next 5 years of \$375 million in Federal funds for the building of hospitals and health centers. Since the act provides that the Federal share is to constitute one-third of the cost, and non-Federal funds the other two-thirds, the total expenditure for this Nation-wide hospital program would approximate \$1,125 million.

The Hospital Survey and Construction Act is more or less unique in social legislation. Rarely has a legislative act had the unanimous support of so many interested groups, both professional and consumer. At the hearings on the bill, spokesmen for medical, hospital, labor, farm, and civic groups backed the proposal.

Particular credit goes to the professional groups, including the national hospital associations and the American Public Health Association, which spearheaded the planning for the program that the act now authorizes.

The act itself is testimony to the fact that the current conception of public health includes responsibility for the treatment and care of the individual. Before adequate health and medical care can be attained, well-equipped hospitals and health centers must be located throughout the country in proportion to need. More important still, they must be planned State by State and community by community with a view to meeting the total facility needs of each.

How great these needs are, Surgeon General Thomas Parran of the U. S. Public Health Service pointed out in his testimony at the hearings. He emphasized that, whereas some States have a higher ratio of hospital beds to population than others, many of these beds are substandard, and that in no

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be an instrument for total community health, an institution prepared to promote health and prevent disease as well as to treat the sick.

State-wide planning, Dr. Parran thinks, should be directed toward a planned network of facilities to include medical centers, district hospitals, rural hospitals, and health centers. In each metropolitan center there should be one or more medical centers, in which all types of medical service, medical research, and teaching will be carried on, preferably connected with a medical school. Auxiliary to the medical center should be

several complete general or district hospitals, each serving its respective community with complete medical service, generally without basic research and undergraduate medical education, but with training programs for nurses and interns. Further toward the periphery from the base hospitals should be a series of rural hospitals, smaller than the district hospitals and rendering a more limited type of service. The fourth link in this service chain should be public health centers located in health districts of larger cities, in smaller cities and counties, and in the remote rural center which is too small to maintain even a rural hospital. In addition to providing for conventional public health work, these health centers should in many places be adapted to all local community health needs and might even include a few hospital beds for emergency use.

#### Summary of Hospital Survey and Construction Act

As its name implies, the hospital act falls into two broad sectors: first, assistance to the States in surveying over-all State needs and in making plans for hospital and health facilities; and second, assistance for the next 5 years in the construction necessary to carry out these plans. To accomplish this two-fold aim, authorization is given for the appropriation of \$3 million in Federal money to assist with the surveys, and \$75 million annually for the next 5 years, starting July 1, 1946, to assist with construction.

The kinds of facilities which may be constructed under this program include hospitals, public health centers, and related facilities. By hospitals are meant general, tuberculosis, mental, chronic disease, and other types, except those furnishing primarily domiciliary care. They include, in addition to public hospitals, other non-profit hospitals—that is, any hospital owned and operated by a corporation or association, no part of the net earnings of which inures to the benefit of any private individual. Public health centers are defined to mean a publicly owned facility for the provision of public health services, the scope of which would be a matter of State law. Related facilities, in the

case of a hospital, would include laboratories, out-patient departments, nurses' homes and training facilities, and central service facilities operated in connection with the hospital. In the case of a public health center, related facilities would include laboratories, clinics, and administrative offices. As used in this act the term "construction" is broadly defined to include construction of new buildings; expansion, remodeling, and alteration of existing buildings; and initial equipment of any such new or existing facilities. Specifically excluded are the cost of off-site improvements and, except for public health centers, the cost of the acquisition of land.

Administration of this program is the responsibility of the Surgeon General of the Public Health Service in the Federal Security Agency. He will have the advice and assistance of a Federal Hospital Council, with which he is required to consult in administering the act. The Council, which already has had its initial meeting in Washington, consists of the Surgeon General, as chairman, and eight members appointed by the Federal Security Administrator. Of the eight members, four are persons outstanding in hospital and health activities and four represent the consumers of hospital services.

The Council is not merely advisory but assumes considerable administrative responsibility. It must approve the Surgeon General's general regulations governing State construction plans. Moreover, it is also the body to which an appeal may be taken by States whose construction programs are disapproved by the Surgeon General.

#### Survey and Planning

While it is evident that the act will not fulfill its goal of providing hospital facilities for everyone, the fact that it authorizes Federal funds to assist States in making surveys of their hospital needs is considered by many hospital authorities one of its most important features. To qualify for a Federal grant for such surveying and planning, a State must designate a single State agency to conduct the work, must provide for a State advisory council made up of representatives of nongovernment groups, and must make an applica-

Table 1.—State allotments under the Hospital Survey and Construction Act<sup>1</sup>

State <sup>2</sup>	Survey and planning <sup>3</sup>	Construction <sup>4</sup>
Total.....	\$3,000,000	\$75,000,000
Alabama.....	62,422	2,888,925
Alaska.....	10,000	40,200
Arizona.....	13,482	452,175
Arkansas.....	39,294	1,968,300
California.....	185,820	1,937,875
Colorado.....	24,279	637,300
Connecticut.....	40,474	421,950
Delaware.....	10,000	86,625
District of Columbia.....	19,145	298,350
Florida.....	47,141	1,461,900
Georgia.....	68,735	2,978,775
Hawaii.....	10,119	237,525
Idaho.....	10,531	293,550
Illinois.....	172,752	2,771,175
Indiana.....	77,526	1,727,775
Iowa.....	51,182	1,341,675
Kansas.....	37,908	933,750
Kentucky.....	57,672	2,589,600
Louisiana.....	53,631	2,156,850
Maine.....	17,671	454,875
Maryland.....	46,167	870,675
Massachusetts.....	93,515	1,595,550
Michigan.....	124,372	2,172,000
Minnesota.....	56,876	1,655,700
Mississippi.....	45,548	2,403,825
Missouri.....	79,679	2,282,550
Montana.....	10,355	231,825
Nebraska.....	26,461	685,200
Nevada.....	10,000	49,575
New Hampshire.....	10,207	342,375
New Jersey.....	93,928	1,313,775
New Mexico.....	11,210	457,500
New York.....	282,492	2,945,100
North Carolina.....	76,287	3,432,825
North Dakota.....	11,889	308,475
Ohio.....	156,144	2,692,575
Oklahoma.....	44,427	1,640,550
Oregon.....	27,317	460,875
Pennsylvania.....	209,243	4,551,675
Puerto Rico.....	40,049	2,430,525
Rhode Island.....	15,989	280,275
South Carolina.....	41,123	1,976,775
South Dakota.....	12,066	359,625
Tennessee.....	64,812	2,673,300
Texas.....	145,051	4,842,075
Utah.....	13,541	365,100
Vermont.....	10,000	214,725
Virginia.....	64,310	2,210,175
Washington.....	44,722	512,100
West Virginia.....	39,294	1,555,650
Wisconsin.....	67,142	1,622,925
Wyoming.....	10,000	144,975

<sup>1</sup> Preliminary estimates, contingent on Department of Commerce certification of population data.

<sup>2</sup> Includes Puerto Rico.

<sup>3</sup> Based solely on State population.

<sup>4</sup> Based on a formula which takes into consideration both population and per capita income of the State.

tion for approval to the Surgeon General indicating that these steps have been followed. The funds appropriated by Congress for surveys and planning will be allotted among the States on a population basis (table 1). Within its allotment, each State is entitled to receive 33 1/3 per cent of its expenditures in carrying out these functions.

### *Construction of Hospitals and Related Facilities*

Within 6 months after the act became law, the Surgeon General with the approval of the Federal Hospital Council and the Federal Security Administrator must promulgate general regulations for carrying out its provisions. These regulations will be concerned largely with the number and general method of distribution of hospitals to be constructed. Briefly, the matters specified for regulation are as follows:

1. In the case of general hospitals, the distribution is intended to recognize base areas, intermediate areas, and rural areas. Beds are limited to 4 1/2 per 1,000 population except in sparsely populated States, where ratios of 5 or 5 1/2 beds to 1,000 would be permitted.

2. The maximum ratio of beds for other types of hospitals would be as follows: tuberculosis, two and one-half times the annual average deaths from this disease in the State over the 5-year period 1940-44; mental, 5 beds per 1,000 population; chronic disease, 2 beds per 1,000; and public health centers, 1 per 30,000, except in States having less than 12 persons per square mile, where 1 per 20,000 would be permitted.

3. Regulations are authorized prescribing the manner in which the State agency must decide the priority of projects on the basis of the relative need of different sections of the population and of different areas, with special consideration to be given to rural communities and low-income areas.

4. Regulations will also cover general standards of construction and equipment.

5. The regulations will require that the State plan provide for adequate hospital facilities without dis-

crimination on account of race, creed, or color, and for adequate facilities for persons unable to pay. Such regulations may require that an applicant for an individual project must give assurance that it will serve all persons residing in the area. This requirement, however, will permit an exception where separate hospital facilities are provided for separate population groups, but only if the State plan makes equitable provision, on the basis of need, for facilities and services of like quality for each group. The regulations may also require that an applicant give assurance to the State that it will furnish a reasonable volume of hospital services to persons unable to pay, unless the hospital is financially unable to undertake such a commitment.

6. Regulations will prescribe also the general methods for administration of the State construction plan. These regulations do not in any way relate to the administration of the hospitals.

To obtain Federal funds for construction the State must submit for approval to the Surgeon General a State construction plan based on its survey of hospital needs and in accordance with the regulations prescribed. In so doing it must designate a State agency to administer and supervise this plan, and an advisory council to consult with the agency. Furthermore, the State must provide that applicants for a construction project have an opportunity for a hearing before the State agency, and must submit reports and information required by the Surgeon General. The State agency must also review its construction program from time to time and submit to the Surgeon General such modifications as it considers necessary.

The Surgeon General is required to approve any State plan which complies with these conditions. Should he disapprove a plan, the Federal Hospital Council must afford the State agency a hearing. If the Council determines that the plan complies with requirements, the Surgeon General must then approve it.

When the State plan has been approved, an application for construc-

tion from the State, public, or non-profit agency must be submitted to the Surgeon General through the State agency. It should contain a description of the site and reasonable assurance as to its title; plans and specifications complying with Federal regulations; reasonable assurance of adequate financial support for both construction and maintenance of the hospital when completed; and assurance of the payment of prevailing wages for construction work.

When such an application has been approved, funds to meet 33 1/3 per cent of the cost may be allotted, provided, of course, that they are still available from the State's allotment. The State allotment is based on two factors: population and per capita income. The States with the lower per capita incomes are allowed a higher amount of funds per capita.

Federal funds may be withheld if, after notice and opportunity for hearings, the Surgeon General finds that a State agency is not complying with the provisions required, or that funds have been diverted from the purpose for which they are allotted, or that an individual applicant is not complying with approved plans and specifications for construction projects. The Surgeon General's action on withholding funds or refusing to approve an application for construction funds would be subject to appeal to the United States circuit court of appeals.

This summary of the Hospital Survey and Construction Act, brief as it is, indicates that close cooperation will be required to carry it out, cooperation not only between the Federal and State Governments but of counties, communities, and even of local hospital and welfare groups. But since few social legislative acts have received such unanimous support, such cooperation should not be lacking. Without hospitals it is impossible to bring the benefits of the health-saving sciences to the people. Without hospitals it is impossible to raise the Nation's health standards. It may even be claimed that this Nation-wide hospital plan is the key-stone in the arch of the national health program.

## The World Health Organization\*

THE ATTAINMENT of the highest possible level of health by all the people of the world is the challenging objective of the new World Health Organization, whose constitution was signed on July 22, 1946, by representatives of 61 nations.

This organization, established by the International Health Conference held in New York City, is the first fully empowered international agency in public health. The long-existing need for an agency of this kind has become even more pressing within recent years.

In the field of health, nations are interdependent. Epidemics anywhere in the world are dangerous to other nations. Low standards of health place a burden on prosperity and trade, imposing an economic handicap on every nation and on the world as a whole.

While the responsibility for health within its own borders is of primary concern to each nation, the success of each can be greatly enhanced through international teamwork. Disease must be attacked at its source everywhere. Malnutrition, which underlies so much ill health, must be eliminated wherever it exists. Health and medical services in each country must be progressively improved and made available to every citizen. More effective methods for preventing disease and improving health and longevity must be sought intensively through scientific research. An equal opportunity for health for everyone should be our goal. In particular, medicine and its related sciences must be brought to bear on the problems of mental and emotional ill health.

It is becoming clear that the health sciences can contribute to man's ability to live harmoniously in a changing total environment. Thus, improved health enhances standards of living, promotes economic prosperity, and contributes to our total objective, which is peace. The fundamental freedoms can be realized only when people are healthful and well nourished.

\*Prepared in the Office of International Health Relations, U. S. Public Health Service.

The new World Health Organization is faced with tremendous and vital tasks whose accomplishment will bring great rewards.

### Preliminary Steps

The history of the Organization begins at the United Nations Conference on International Organization, which met in San Francisco on April 25, 1945. At the instigation of Brazil, the word "health" was introduced in applicable sections of chapters IX and X of the Charter of the United Nations, dealing with international economic and social cooperation. The Conference also recognized the importance of health problems and their solution by approving unanimously a declaration proposed jointly by Brazil and China for the purpose of establishing an international health organization.

Plans for bringing into being an international health organization were started shortly thereafter in several nations. In the United States, the Surgeon General of the Public Health Service, Dr. Thomas Parran, established the Office of International Health Relations, and the Health Branch of the Division of International Labor, Social, and Health Affairs of the Department of State was staffed with Public Health Service officers to work on this problem. In October 1945, the plans developed by these groups were examined by an advisory health group of 30 leaders in public health and civic activities, called together by the Department of State under the chairmanship of Dr. Parran. The interest of the United States in this field was impressively emphasized by the Senate, which in December 1945 passed a joint resolution requesting the President to take immediate steps toward the early convening of a health conference and the formation of an international health organization.

Suggestions were made for calling the international health conference under the sponsorship of several nations, but it was decided that this action should come through the United Nations. As a result, on February 15, 1946, the Economic and Social Coun-

cil of the United Nations adopted a resolution calling for a Technical Preparatory Committee on Health to meet in Paris, and an International Health Conference to be convened in New York in June 1946.

The Technical Preparatory Committee on Health met in Paris on March 18. The Committee was composed of 16 experts<sup>1</sup> named by the Economic and Social Council, accompanied by alternates and advisors. The Committee elected Dr. René Sand of Belgium as its chairman. During a 3-week session, annotated agenda and proposals for an International Health Conference were prepared. Four basic documents, submitted by France, the United Kingdom, the United States, and Yugoslavia, were considered as a basis for the development of a constitution for a single new international health organization. The documents submitted by France and Yugoslavia served in the development of the preamble, and the United States document was used as the basis for the rest of the proposed constitution.

The proposals as agreed upon by the Technical Preparatory Committee were circulated among all members of the United Nations. A conviction was expressed that membership in the proposed World Health Organization should be open to all nations, and the Committee adopted a resolution recommending that nations not members of the United Nations should participate as observers at the International Health Conference. Dr. Parran, in concluding his official report, declared that the meeting was marked by a desire for the speedy development of a World Health Organization of broad scope and high purpose as a specialized agency to be brought into relationship with the United Nations.

<sup>1</sup>Bermann (Argentina), Sand (Belgium), de Paula Souza (Brazil), Chisholm (Canada), King and Sze (China), Cancik (Czechoslovakia), Shousha (Egypt), Cavallion and Leclainche (France), Kopanaris (Greece), Mani and Katial (India), Martinez Baez (Mexico), Evang (Norway), Kacprzak (Poland), Jameson and Mackenzie (United Kingdom), Parran and Doull (United States), Stampar (Yugoslavia). The USSR was invited but sent no representative.

### Previous International Health Agreements

The International Health Conference which established the World Health Organization was the first conference to be called by the United Nations. It is appropriate that this honor went to the field of public health and medicine and emphasized its role in the development of international peace and friendship. The World Health Organization is the first specialized agency of the United Nations to which every member of the United Nations has subscribed. More than that, nations not members of the United Nations were invited to the deliberations and were asked to join the organization, and 10 of them also signed the charter.

The speed with which this meeting was called, following the signing of the Charter of the United Nations in San Francisco a year ago, testifies to the thoroughness of preliminary foundations. It testifies also to the practical value of previous international experiences in health agreements, limited as they were. In 1851 the French Government called an international conference to discuss uniform quarantine codes. Soon after the turn of the century there came into existence the Office International d'Hygiène Publique and the Pan American Sanitary Bureau, which at the outset were concerned primarily with administering treaties dealing with the exchange of epidemic intelligence and preventing, through quarantine, the spread of disease from one country to another. Later these two organizations expanded their programs into other important fields. The League of Nations established a Health Organization, which was highly successful. At one time or another, it sponsored important studies in malaria, nutrition, rural hygiene, syphilis, and leprosy. It fostered international exchange of students and health experts, and made significant progress in the standardization of drugs and biologicals.

During the war, the functions of the Paris Office and the Health Section of the League of Nations were undertaken by the United Nations Relief and Rehabilitation Administration. The primary functions of

this organization were relief and supply of the countries stricken by war. Among its achievements in the field of public health was the revision of the outdated sanitary conventions regarding sea and air transportation. It has conducted an epidemiological service, has made a number of surveys, and has furnished several countries with missions that assisted them in problems of health.

There is thus a sound heritage of experience upon which the new international health organization will draw.

### International Health Conference

The International Health Conference met in New York City on June 19, 1946, and continued its sessions until July 22, 1946. Delegations from all 51 United Nations<sup>2</sup> took part in the deliberations; representatives from 13 nonmember nations,<sup>3</sup> 3 allied control authorities,<sup>4</sup> and 10 international organizations<sup>5</sup> attended the meetings as observers. Dr. Parran, chief delegate of the United States, was unanimously elected president of the Conference. Vice presidents were Sir William Jameson, United Kingdom; Dr. Fedor G. Krotkov, Union of Soviet Socialist Republics; Dr. James Kofei Shen, China;

<sup>2</sup> Argentina, Australia, Belgium, Bolivia, Brazil, Byelorussia, Canada, Chile, China, Colombia, Costa Rica, Cuba, Czechoslovakia, Denmark, Dominican Republic, Ecuador, Egypt, El Salvador, Ethiopia, France, Greece, Guatemala, Haiti, Honduras, India, Iran, Iraq, Lebanon, Liberia, Luxembourg, Mexico, Netherlands, New Zealand, Nicaragua, Norway, Panama, Paraguay, Peru, Philippine Republic, Poland, Saudi Arabia, Syria, Turkey, Ukraine, Union of Soviet Socialist Republics, Union of South Africa, United Kingdom, United States, Uruguay, Venezuela, Yugoslavia.

<sup>3</sup> Albania, Austria, Bulgaria, Eire, Finland, Hungary, Iceland, Italy, Portugal, Siam, Sweden, Switzerland, Transjordan, Afghanistan, Rumania, and Yemen were also invited to send observers but were not represented.

<sup>4</sup> Germany, Japan, Korea.

<sup>5</sup> Food and Agriculture Organization, International Labor Organization, League of Red Cross Societies, Office International d'Hygiène Publique, Pan American Sanitary Bureau, Provisional International Civil Aviation Organization, Rockefeller Foundation, United Nations Educational, Scientific, and Cultural Organization, United Nations Relief and Rehabilitation Administration, World Federation of Trade Unions.

Dr. Geraldo H. de Paula Souza, Brazil; and Dr. André Cavaillon, France.

In addition to Dr. Parran, the United States delegation consisted of Dr. Martha M. Eliot, Associate Chief of the Children's Bureau, Federal Security Agency (vice chairman); Dr. Frank G. Boudreau, Director of the Milbank Memorial Fund; Edwin B. Fred, President of the University of Wisconsin and member of the National Advisory Health Council; Dr. James E. Paullin, past President of the American Medical Association; and Durward V. Sandifer, Chief of the Division of International Organization Affairs, Department of State.

The preparatory work done before the Conference greatly facilitated the progress of the meeting. There were, in effect, only two major unresolved problems. One—whether the Soviet Union would participate in the discussions and join the organization—was resolved by the arrival of delegates from the Soviet Union, ably led by the Deputy Minister of Health of the USSR, Dr. Krotkov. The second problem confronting the Conference concerned regionalization and the role of existing international organizations in the field of public health. It had been decided in Paris that the Office International d'Hygiène Publique should be absorbed by the World Health Organization, and the same action was agreed on in relation to the Health Section of the League of Nations and the epidemiologic intelligence of the Health Division of the United Nations Relief and Rehabilitation Administration. The Conference decided that the Pan American Sanitary Bureau should be integrated with the Organization through "common action based on mutual consent."

It is worthy of note that, although prolonged debate took place on several issues, particularly on regionalization and the admittance to membership of nations not members of the United Nations, and although close votes were recorded on some points of detail, the decisions reached on all matters were approved unanimously by the Conference. As a result, representatives of all the United Nations signed the charter at the end of the meeting, China and the United Kingdom without reservation and the

others "ad referendum," that is, subject to ratification by their Governments. Ten nations not members of the United Nations also affixed their signatures.<sup>6</sup> Nations which did not attend the Conference will be admitted as members when their applications have been approved by a simple majority vote of the Health Assembly.

### *Interim Commission*

The World Health Organization will come into being when 26 members of the United Nations ratify the signatures of their delegates. For the period between the Conference and the first meeting of the Organization, the Conference set up an Interim Commission to conduct the essential business of the Organization and to work out details of agreements between the World Health Organization and other international agencies. The Interim Commission consists of 18 nations.<sup>7</sup> Its temporary chairman was Dr. Krotkov of the Soviet Union, and its present chairman is Dr. Andrija Stampar of Yugoslavia. The Conference selected Dr. G. B. Chisholm of Canada as the Commission's Executive Secretary. Officers of the permanent organization will be selected at the first meeting of the World Health Organization, which will probably convene within the forthcoming year.

At a meeting of the Interim Commission's committee on administration and finance, provisional budget estimates of \$300,000 for 1946 and of \$1 million for 1947 were adopted. The budget will be submitted to the Secretary General of the United Nations.

### *World Health Organization*

The organizational framework of the World Health Organization thus has been laid. With ratification by 26 nations, the Organization will come into being and be ready to start its functions.

Under the terms of the Constitution, the work of the Organization is

to be carried out by the World Health Assembly, composed of delegates representing the member nations and chosen from among persons most qualified by their technical competence in the field of health. The Health Assembly is to meet annually. Each nation will have one vote. Territories which are not responsible for the conduct of their international relations may be admitted as associate members, and representatives from such areas should be chosen from technically qualified members of the native population.

An Executive Board, consisting of 18 persons designated by as many member nations and holding office for 3 years, is to act as the executive organ of the Health Assembly and give effect to the decisions and policies of the Health Assembly. The Secretariat is to comprise the Director General and such technical and administrative staff as the Organization may require. This staff includes the establishment of committees in various technical and other fields, as determined by the Board. The Director General is to have direct access to national health organizations, governmental or non-governmental.

The Health Assembly will define the geographical areas in which it is desirable to establish regional organizations to meet the special needs of such areas. Each regional organization will be an integral part of the Organization. The Organization is to be brought into relation with the United Nations as one of the specialized agencies referred to in article 57 of the Charter of the United Nations.

The health problems to be encountered—in fact those already being encountered—cut widely across the relations between nations. Many other international agencies touch the field of health. For example, the Food and Agriculture Organization is concerned, on a world-wide basis, with nutrition; the International Labor Office, with industrial hygiene and social insurance; the civil aviation agency, with the spread of disease through rapid transport; the Trusteeship Council, with the health of dependent peoples; the Narcotics Commission, with habit-forming drugs. It is to be expected that the world health agency will work with these

and other agencies in technical matters and join with them in reaching a common goal. It is contemplated also that the Economic and Social Council of the United Nations will act as the coordinator to prevent overlapping, and gaps, in those fields with which two or more specialized agencies are concerned.

What can the world expect this new health organization to achieve?

The nature and the purposes of the World Health Organization are clearly implied in its name. More restrictive names, such as the International Health Organization or the Health Organization of the United Nations, were deliberately rejected. For the first time, emphasis was laid not on quarantine and checking epidemics and other defensive measures, but on positive, aggressive action toward health in its broadest sense. The preamble of the constitution begins on this note, declaring that "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." And this standard of health is defined as one of the fundamental rights of every human being.

Further examination of the constitution will show that the International Health Conference created a document that is idealistic yet practical, broad in scope yet sufficiently specific, and has formed an organizational pattern that will enable it to go far toward the fulfillment of its purpose, "the attainment by all peoples of the highest level of health." The document is truly a Magna Carta for health.

Article 2 of this constitution defines the functions of the World Health Organization. "In order to achieve its objective, the functions of the Organization shall be:

(a) to act as the directing and coordinating authority on international health work;

(b) to establish and maintain effective collaboration with the United Nations, specialized agencies, governmental health administrations, professional groups and such other organizations as may be deemed appropriate;

(c) to assist governments, upon request, in strengthening health services;

<sup>6</sup> Albania, Austria, Bulgaria, Elre, Finland, Italy, Portugal, Siam, Switzerland, Transjordan.

<sup>7</sup> Australia, Brazil, Canada, China, Egypt, France, India, Liberia, Mexico, Netherlands, Norway, Peru, Ukraine, United Kingdom, United States, USSR, Venezuela, Yugoslavia.

(d) to furnish appropriate technical assistance and, in emergencies, necessary aid upon the request or acceptance of governments;

(e) to provide or assist in providing, upon the request of the United Nations, health services and facilities to special groups, such as the peoples of trust territories;

(f) to establish and maintain such administrative and technical services as may be required, including epidemiological and statistical services;

(g) to stimulate and advance work to eradicate epidemic, endemic, and other diseases;

(h) to promote, in cooperation with other specialized agencies where necessary, the prevention of accidental injuries;

(i) to promote, in cooperation with other specialized agencies where necessary, the improvement of nutrition, housing, sanitation, recreation, economic or working conditions and other aspects of environmental hygiene;

(j) to promote cooperation among scientific and professional groups which contribute to the advancement of health;

(k) to propose conventions, agreements and regulations, and make recommendations with respect to international health matters and to perform such duties as may be assigned thereby to the Organization and are consistent with its objective;

(l) to promote maternal and child health and welfare and to foster the ability to live harmoniously in a changing total environment;

(m) to foster activities in the field of mental health, especially those affecting the harmony of human relations;

(n) to promote and conduct research in the field of health;

(o) to promote improved standards of teaching and training in health, medical and related professions;

(p) to study and report on, in cooperation with other specialized agencies where necessary, administrative and social techniques affecting public health and medical care from preventive and curative points

of view, including hospital services and social security;

(q) to provide information, counsel, and assistance in the field of health;

(r) to assist in developing an informed public opinion among all peoples on matters of health;

(s) to establish and revise as necessary international nomenclatures of diseases, of causes of death and of public health practices;

(t) to standardize diagnostic procedures as necessary;

(u) to develop, establish, and promote international standards with respect to food, biological, pharmaceutical, and similar products;

(v) generally to take all necessary action to attain the objective of the Organization."

### *Instrument Forged For Peace*

The first tasks of the World Health Organization undoubtedly will concern themselves with the age-old scourges of man, accentuated by the devastation of the war. The need is urgent for caring for the sick and wounded, for feeding the hungry, controlling epidemic diseases, and providing basic environmental sanitation. By pooling the resources and the knowledge and skills of all nations, the day of elimination of such diseases as malaria, tuberculosis, and syphilis can be achieved.

Beyond the immediate needs, the World Health Organization looks forward to leading the struggle in each country, with the help and encouragement of all other countries, for long-term programs of health services to protect the people from the

ravages of disease and to ensure to every individual a standard of health compatible with the technical achievements of the medical sciences. And, using the broad definition of health, the goal of application of technical achievements to all men is not limited to physical well-being. Mental hygiene, in helping man to adjust to his environment, must be used in combination with education in preventing the insanity of another total war and destroying the basic causes of war.

Humane plans for world health go for naught unless the peoples of the world can learn to live together in peace.

Public health experts realize that our science may be used either to save life or to destroy civilization. Whether science is to be used for good or for evil is not determined by scientists themselves. The same type of research worker may discover penicillin or atomic fission. It is the mass conscience of mankind—the dominance of the moral or the amoral—which determines whether research is to be used for life or death.

In our Magna Carta for health we have ventured to declare that we have a contribution to make to the central world problem of our day, which is to help man learn to live harmoniously with his fellow man.

The World Health Organization is, therefore, a collective instrument which will promote physical and mental vigor, prevent and control disease, expand scientific health knowledge, and contribute to the harmony of human relations. In short, it is a powerful instrument forged for peace.

(Continued from page 2)  
welfare administrators and their deputies. A similar meeting had been called by the Social Security Board in 1935, after the passage of the Social Security Act. With the authorization of additional Federal funds for public assistance, available October 1 under the 1946 amendments to the act, and increases in appropri-

tions for maternal and child welfare programs for the current fiscal year, the conference was called to enable officials of the Social Security Administration to discuss with the State administrators how these additional Federal funds can be used to advance the fundamental obligation of Federal and State legislation for social security.

## Employment Security

### Unemployment Claims and Benefits

#### State Programs

Initial and continued claims for State unemployment insurance declined during August substantially below the July levels. These declines were in line with the increase of 640,000 in nonagricultural employment from the week ended July 13 to that ended August 10 as reported by the Bureau of the Census. Initial claims went from 698,500 to 541,300, while continued claims dropped nearly a million, from 5,505,400 to 4,603,000. For the first time since September 1945 the average weekly number of beneficiaries fell below the million mark, dropping from 1,074,000 to 949,000.

The decline of 157,200 in initial claims represented decreases in all but 6 States—Alaska, Hawaii, Kentucky, Michigan, New Hampshire, and North Carolina (table 2). In Michigan, mass lay-offs in automobile plants, resulting from shortages of parts, accounted for the increase from 38,900 to 41,700. A temporary lay-off in the shoe industry was responsible for the increase in New Hampshire. North Carolina's rise in initial claims was attributed to shut-downs in textile and hosiery mills, a labor dispute in a furniture factory, and filing by former employees of a carbon company for their second benefit year. Washington reported the largest decline, 42,900, in initial claims, explained by the great volume received in July at the beginning of the new benefit year in that State, and an increase in seasonal employment. Other outstanding declines were 27,300 in New York and 17,000 in Pennsylvania. In 30 States, initial claims were below the levels of August 1945.

Continued claims filed in August were 901,900 below the July totals but 3,071,600 above those in August a year ago (table 3). Connecticut was the only State to report fewer claims than in August 1945. The decline from the July figure was widespread, occurring in all States but Alabama, Alaska, Arkansas, Hawaii, Utah, and

Washington. Part of Alabama's increase was attributed to a large volume of claims for partial unemployment filed in July and to recent reductions in employment among the shipyard workers in the Mobile area. New benefit years beginning early in July, when many claimants became eligible for additional benefits, were chiefly responsible for the increases in Arkansas, Utah, and Washington.

Women claimants during August filed 43 percent of the initial and 45 percent of the continued claims, approximately the same proportions as in July.

On the whole, the downward trend of continued claims was accelerated during the month, after having shown a tendency to level off during July.

Week ended	Initial claims	Waiting-period claims	Compensable claims
May 4.....	173,900	96,800	1,402,000
June 1.....	196,900	113,500	1,344,500
June 29.....	161,600	101,300	1,201,900
July 27.....	124,500	97,500	1,102,300
August 3.....	129,500	96,600	1,072,600
August 10.....	128,200	85,200	1,021,400
August 17.....	113,900	77,500	995,500
August 24.....	117,900	72,700	960,900
August 31.....	132,000	73,300	929,100

The variations in initial claims were more erratic, since they are sensitive

to the weekly changes in economic conditions and unemployment. Presumably the unemployment causing the fluctuations in this type of claim was frequently of a temporary nature, since the initial-claims increases were not always followed by corresponding increases in waiting-period and compensable claims in subsequent weeks. New Hampshire, for example, reported an increase of 4,100 in initial claims during the week ended August 10, while the rise in waiting-period claims during the week of August 17 was less than 50. In Michigan, initial claims rose 4,500 during the week ended August 3, followed by an increase of only 1,400 waiting-period claims in the week of August 10; again in the week of August 31, the increase of 12,600 initial claims was followed by a decline in the week of September 7 of 600 waiting-period claims.

The fact that waiting-period claims showed a decline of 25 percent between the weeks ended July 27 and August 31, while compensable claims declined only 16 percent, suggests that the chances of reemployment are better for workers recently separated from their jobs than they were for workers laid off in the earlier phases of reconversion. This interpretation of the relatively slow decline in the number of compensable claims is the more plausible as the decline was partly due to exhaustion of benefit

Table 1.—Summary of unemployment compensation operations, August 1946

Item	Number or amount	Amount of change from—	
		July 1946	August 1945
Initial claims.....	541,295	-157,226	-689,080
New.....	356,484	-144,848	-748,982
Additional <sup>1</sup> .....	184,811	-12,378	+37,808
Continued claims.....	4,603,566	-901,871	+3,071,566
Waiting-period <sup>2</sup> .....	333,288	-140,900	-103,141
Compensable.....	4,270,278	-760,971	+3,174,707
Weeks compensated.....	<sup>3</sup> 4,292,000	-571,000	+3,293,000
Total unemployment.....	<sup>4</sup> 4,144,000	-574,000	+3,201,000
Other than total unemployment <sup>4</sup> .....	<sup>5</sup> 148,000	+3,000	+92,000
First payments.....	<sup>6</sup> 273,000	-112,000	+147,000
Exhaustions.....	133,000	-18,000	+122,000
Weekly average beneficiaries <sup>7</sup> .....	<sup>8</sup> 949,000	-125,000	+718,000
Benefits paid <sup>9</sup> .....	<sup>3</sup> \$78,021,000	-\$10,388,000	+\$60,073,000
Benefits paid since first payable <sup>7</sup> .....	\$3,473,426,608		
Funds available as of Aug. 31 <sup>1</sup> .....	\$6,814,645,449	+\$75,470,282	-\$161,168,737

<sup>1</sup> Excludes Ohio and Texas, which have no provision for filing additional claims, also Maryland, before April 1946, and Wisconsin, before February 1946.

<sup>2</sup> Excludes Maryland, which has no provision for filing waiting-period claims.

<sup>3</sup> Includes estimated data for California, District of Columbia, and Nebraska; also Pennsylvania for total and other than total unemployment; and Illinois (1 week) and Massachusetts for weekly average beneficiaries.

<sup>4</sup> Excludes Montana, which has no provision for payment for other than total unemployment; also Pennsylvania, before January 1946.

<sup>5</sup> Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

<sup>6</sup> Gross: not adjusted for voided benefit checks and transfers under interstate combined wage plan.

<sup>7</sup> Net: adjusted for voided benefit checks and transfers under interstate combined wage plan. Includes Indiana, Kentucky, and Louisiana as of July 31, 1946.

<sup>8</sup> Includes Indiana, Kentucky, and Louisiana as of July 31, 1946.

rights by workers laid off or displaced by veterans soon after reconversion began.

Unemployment during the week ended August 10 as represented by the

ratio of continued claims to the average monthly number of covered workers in 1945 was 3.9 percent, as compared with 4.6 percent in July and 5.1 percent in June. Arkansas reported

the highest percentage, 7.2; Washington was next, with 6.5; and Oklahoma followed, with 6.0. The percentage was lowest in Wyoming (0.9) and was less than 2 in 12 other States. Only

Table 2.—Initial claims received in local offices, by State, August 1946

[Data reported by State agencies; corrected to Sept. 15, 1946]

Region and State	Total <sup>1</sup>					New	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants	Women claimants
		July 1946	August 1946				
Total.....	541,295	-157,226	-689,080	232,000	8.7	356,484	160,000
Region I:							
Conn.....	5,937	-4,817	-53,065	2,502	7.0	4,153	1,694
Maine.....	3,241	-140	-164	1,104	5.8	2,652	902
Mass.....	24,195	-2,865	-29,599	11,118	3.2	17,465	7,924
N. H.....	5,032	+4,006	+2,681	1,752	3.5	4,675	1,594
R. I.....	4,300	-2,192	-8,788	1,484	4.3	3,004	1,145
Vt.....	364	-37	-534	247	20.9	266	170
Region II-III:							
Del.....	1,079	-106	-1,202	340	12.0	796	228
N. J.....	29,028	-2,531	-84,090	14,557	3.8	19,951	10,529
N. Y.....	99,018	-27,311	-55,802	45,609	4.6	47,856	22,509
Pa.....	35,497	-16,977	-54,560	13,091	8.2	24,457	10,084
Region IV:							
D. C.....	1,050	-108	+735	471	25.7	977	434
Md.....	5,326	-3,615	-12,317	2,553	9.1	4,330	2,076
N. C.....	7,419	+1,516	+2,666	4,381	8.4	6,290	3,735
Va.....	4,235	-709	+1,221	2,047	16.0	3,474	1,542
W. Va.....	7,145	-3,370	-699	2,013	19.8	5,952	1,757
Region V:							
Ky.....	7,751	+913	-5,902	3,801	23.8	6,384	3,274
Mich.....	41,659	+2,791	-127,146	13,712	3.7	27,088	9,624
Ohio.....	11,226	-5,136	-22,889	5,061	9.3	11,226	5,061
Region VI:							
Ill.....	36,085	-9,871	-89,611	15,540	6.3	23,224	10,589
Ind.....	12,182	-3,579	-50,582	4,458	5.2	8,437	2,112
Wis.....	3,442	-2,296	-23,140	1,520	9.9	2,437	1,112
Region VII:							
Ala.....	9,378	-610	-3,641	3,058	9.6	7,538	2,814
Fla.....	6,334	-3,809	-265	2,722	22.4	5,336	2,416
Ga.....	5,196	-392	-9,336	2,417	9.3	3,427	1,622
Miss.....	2,563	-1,057	+22	1,115	28.5	2,215	866
S. C.....	2,755	-277	+838	1,204	21.2	2,320	1,070
Tenn.....	8,083	-884	-4,268	4,281	14.0	6,614	3,616
Region VIII:							
Iowa.....	3,440	-208	-5,356	1,943	13.5	2,711	1,674
Minn.....	3,263	-1,519	-8,147	1,371	17.0	2,197	1,023
Nebr.....	1,575	-174	-1,507	685	15.4	1,016	508
N. Dak.....	228	-203	+139	142	51.3	175	113
S. Dak.....	354	-39	+233	210	46.0	321	189
Region IX:							
Ark.....	5,525	-7,244	+926	1,987	33.1	5,023	1,881
Kans.....	4,557	-615	-5,178	2,144	19.8	3,346	1,732
Mo.....	24,805	-98	-13,588	10,822	9.8	13,376	6,011
Okl.....	6,892	-1,441	-5,837	2,627	26.5	5,192	2,157
Region X:							
La.....	7,882	-1,900	+622	2,307	11.5	6,010	1,991
N. Mex.....	594	-165	+449	180	61.7	502	164
Tex.....	11,443	-1,511	-2,903	3,892	14.3	11,443	3,892
Region XI:							
Colo.....	1,339	-681	+43	639	41.5	1,139	546
Idaho.....	503	-601	+388	357	37.0	366	245
Mont.....	893	-381	+668	394	35.4	611	303
Utah.....	1,423	-3,504	+1,013	( <sup>4</sup> )	15.8	1,153	( <sup>4</sup> )
Wyo.....	201	-104	+173	88	41.8	150	77
Region XII:							
Ariz.....	1,748	-363	-1,401	691	40.4	1,382	576
Calif.....	66,590	-9,538	-21,499	32,309	6.8	35,294	21,407
Nev.....	586	-66	+327	244	49.1	453	196
Oreg.....	5,375	-564	+151	1,834	13.7	2,533	997
Wash.....	12,559	-42,879	+3,035	4,360	7.0	9,479	3,388
Regions XIII and XIV:							
Alaska.....	47	+16	+38	20	19.1	28	12
Hawaii.....	65	+18	+58	15	32.3	43	11

<sup>1</sup> Includes additional claims except in Ohio and Texas, which have no provisions for filing such claims.

<sup>2</sup> Includes estimate for Utah; data not reported.

<sup>3</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

<sup>4</sup> Data not reported.

Table 3.—Continued claims received in local offices, by State, August 1946

[Data reported by State agencies; corrected to Sept. 15, 1946]

Region and State	Total <sup>1</sup>				Compensable		
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total <sup>2</sup>	All claimants	Women claimants
		July 1946	August 1945				
Total.....	4,603,566	-901,871	+3,071,566	2,093,000	10.0	4,270,278	1,937,000
Region I:							
Conn.....	45,066	-10,790	-6,637	18,458	8.0	42,025	17,221
Maine.....	34,399	-6,821	+24,721	11,212	6.7	32,056	10,538
Mass.....	204,100	-62,074	+147,972	82,814	4.0	188,889	75,781
N. H.....	6,499	-1,922	+4,362	3,282	25.3	6,120	3,098
R. I.....	48,326	-18,815	+20,380	13,550	5.2	46,596	12,710
Vt.....	5,246	-1,174	+3,899	3,473	23.4	5,012	3,325
Region II-III:							
Del.....	6,436	-2,057	+2,400	2,120	18.9	6,121	1,982
N. J.....	234,272	-57,942	+128,700	103,679	4.9	217,929	95,437
N. Y.....	930,933	-86,134	+728,981	461,863	4.3	832,169	411,704
Pa.....	431,620	-80,450	+328,748	163,169	6.5	411,523	155,238
Region IV:							
D. C.....	11,082	-544	+9,994	3,960	14.8	10,403	3,681
Md.....	66,973	-28,215	+50,337	25,172	2.8	66,973	25,172
N. C.....	35,360	-11,542	+23,714	21,059	18.3	29,918	17,794
Va.....	54,467	-18,077	+49,447	30,748	14.0	52,303	29,690
W. Va.....	60,772	-24,977	+47,440	18,489	27.6	59,101	18,077
Region V:							
Ky.....	64,999	-17,373	+44,898	23,752	39.5	63,075	23,114
Mich.....	313,146	-47,194	+76,856	186,425	3.4	296,005	178,808
Ohio.....	165,801	-63,177	+130,482	74,912	5.9	147,404	66,479
Region VI:							
Ill.....	363,226	-92,487	+223,327	167,771	4.9	348,917	161,534
Ind.....	57,117	-26,156	+7,223	23,926	11.0	53,635	22,539
Wis.....	31,350	-9,524	+227	17,719	12.6	28,899	16,468
Region VII:							
Ala.....	67,746	+1,364	+43,561	19,296	12.4	62,216	17,304
Fla.....	45,846	-4,211	+32,166	20,782	28.5	42,819	19,241
Ga.....	33,551	-7,845	+19,521	16,834	14.1	28,119	14,049
Miss.....	19,464	-4,027	+12,120	8,795	34.6	17,441	7,790
S. C.....	15,126	-3,797	+10,545	6,655	24.6	10,332	5,969
Tenn.....	84,573	-6,045	+62,459	39,567	17.4	80,723	37,349
Region VIII:							
Iowa.....	21,691	-7,577	+5,682	10,624	24.4	18,809	8,657
Minn.....	22,389	-11,005	+12,299	9,040	22.6	21,060	8,414
Nebr.....	9,184	-3,578	+7,029	5,045	26.0	8,372	4,616
N. Dak.....	2,650	-1,140	+2,399	1,784	69.2	2,626	1,766
S. Dak.....	2,750	-471	+2,192	1,709	28.8	2,632	1,644
Region IX:							
Ark.....	64,243	+14,052	+56,110	26,533	41.3	60,971	25,056
Kans.....	32,232	-11,141	+23,480	15,816	31.0	30,581	15,045
Mo.....	133,121	-16,894	+90,383	52,090	18.6	113,216	43,464
Okl.....	46,983	-7,222	+30,529	17,746	52.0	44,689	16,805
Region X:							
La.....	46,962	-7,067	+34,348	13,523	21.0	43,109	12,313
N. Mex.....	4,630	-1,011	+4,192	1,636	72.9	4,540	1,603
Tex.....	56,773	-8,826	+35,025	22,365	30.5	49,214	19,774
Region XI:							
Colo.....	13,377	-4,717	+12,082	6,621	36.5	12,736	6,315
Idaho.....	5,614	-633	+4,282	4,417	36.0	5,330	4,179
Mont.....	7,536	-2,651	+6,563	4,059	45.7	7,120	3,849
Utah.....	13,808	-613	+12,905	( <sup>4</sup> )	14.5	13,053	( <sup>4</sup> )
Wyo.....	1,552	-397	+1,457	934	43.6	1,442	884
Region XII:							
Ariz.....	10,367	-1,679	+5,220	4,544	50.2	9,807	4,308
Calif.....	484,291	-133,269	+325,188	241,941	7.1	458,293	228,528
Nev.....	3,182	-755	+2,874	1,642	48.6	3,057	1,587
Oreg.....	40,740	-10,181	+35,251	17,121	15.7	37,659	16,019
Wash.....	141,483	+5,514	+133,803	58,986	4.4	131,785	55,373
Regions XIII and XIV:							
Alaska.....	159	+25	+95	109	25.8	144	97
Hawaii.....	343	+145	+335	130	26.8	310	116

<sup>1</sup> Includes waiting-period claims except in Maryland, which has no provision for filing such claims; in some States includes claims for more than 1 week.

<sup>2</sup> Total continued claims in some States includes claims for more than 1 week.

<sup>3</sup> Includes estimate for Utah; data not reported.

<sup>4</sup> Data not reported.

Alabama, Arkansas, the District of Columbia, Idaho, and Washington had higher ratios than for July. In Arkansas, California, Michigan, New Jersey, Oklahoma, and Rhode Island the ratio has been above the national average for each month since Septem-

ber 1945, when these data first became available.

The decline of 125,000, which brought the average weekly number of beneficiaries to 949,000 during August, marked the seventh consecutive month this average has moved down-

ward. After an increase of 48,000 to 1,020,000 in the week of August 10, the number dropped in each of the following weeks to 882,000 during the week ended August 31 (table 5).

Benefit payments continued their downward course of the preceding 4

Table 4.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, August 1946

[Data reported by State agencies; corrected to Sept. 15, 1946]

Region and State	Weeks compensated for unemployment				Benefits paid <sup>1</sup>				Average weekly payment for total unemployment	
	All claimants	Amount of change from—		Women claimants	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		July 1946	August 1945			July 1946	August 1945			
Total <sup>2</sup> .....	4,292,000	-571,000	+3,293,000	1,961,000	\$78,021,000	-\$10,388,000	+\$60,073,000	\$31,632,000	\$18.41	\$17.85
Region I:										
Connecticut.....	76,181	-9,009	+54,612	28,765	1,578,854	-198,233	+1,152,419	522,207	20.87	18.30
Maine.....	32,904	-663	+25,540	10,217	526,062	-791	+412,957	131,191	16.19	13.13
Massachusetts.....	201,977	-10,270	+172,204	82,624	4,310,600	-216,424	+3,786,435	1,570,206	21.65	19.43
New Hampshire.....	5,327	-23	+4,282	2,722	70,904	-524	+57,965	32,646	13.54	12.26
Rhode Island.....	48,571	-17,035	+25,336	13,201	808,244	-292,398	+421,460	210,193	17.35	16.51
Vermont.....	4,094	-827	+3,434	2,727	66,060	-13,814	+56,191	42,005	16.57	15.89
Region II-III:										
Delaware.....	5,685	-1,954	+3,353	2,161	88,546	-29,702	+52,709	30,799	15.99	14.75
New Jersey.....	238,283	-35,834	+190,574	98,696	4,767,383	-722,339	+3,947,420	1,974,491	20.18	20.25
New York.....	839,375	-47,681	+687,191	449,912	16,166,497	-989,239	+13,204,772	8,665,377	19.26	19.26
Pennsylvania.....	411,605	-36,437	+363,631	( <sup>3</sup> )	7,320,768	-719,990	+6,491,128	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Region IV:										
District of Columbia <sup>3</sup> .....										
Maryland.....	87,063	-31,090	+68,069	33,611	1,613,603	-581,966	+1,284,452	592,729	18.91	18.17
North Carolina.....	25,730	-13,234	+20,592	16,769	303,694	-128,634	+248,606	173,691	11.93	10.48
Virginia.....	53,771	-13,990	+50,287	31,881	702,310	-162,026	+664,910	394,545	13.23	12.59
West Virginia.....	49,277	-10,621	+42,530	12,673	768,713	-169,211	+666,558	365,454	15.47	13.28
Region V:										
Kentucky.....	32,674	-17,531	+24,809	12,510	372,860	-212,735	+285,726	124,804	11.49	10.00
Michigan.....	302,295	-5,453	+76,697	179,835	6,016,710	-190,467	+1,420,922	3,579,341	19.91	19.91
Ohio.....	141,422	-65,908	+120,810	60,133	2,528,972	-1,225,538	+2,217,033	1,011,589	18.00	16.90
Region VI:										
Illinois.....	354,250	-63,356	+247,505	162,570	6,390,567	-1,172,067	+4,543,061	2,690,820	18.36	16.79
Indiana.....	59,322	-13,867	+33,711	23,195	1,052,847	-263,243	+624,309	383,131	18.07	16.90
Wisconsin.....	23,503	-6,124	+16,991	13,126	389,234	-117,340	+294,359	201,416	16.88	15.67
Region VII:										
Alabama.....	63,372	-1,250	+47,865	16,400	995,400	-26,759	+775,346	212,380	15.74	12.97
Florida.....	35,887	+165	+28,274	16,456	488,319	-3,323	+387,995	212,382	13.77	13.03
Georgia.....	24,106	-5,374	+18,636	12,364	334,388	-84,653	+266,613	152,488	13.93	12.31
Mississippi.....	11,804	+1,710	+8,015	5,970	141,220	+17,401	+96,376	64,535	12.33	11.27
South Carolina.....	10,898	-499	+8,952	4,658	153,262	-4,058	+132,114	53,619	14.14	11.60
Tennessee.....	60,301	-14,183	+50,794	29,552	772,503	-197,734	+657,471	355,805	12.87	12.09
Region VIII:										
Iowa.....	14,870	-5,075	+8,297	5,144	221,510	-79,551	+118,439	69,012	15.13	13.66
Minnesota.....	31,451	-12,400	+26,590	12,077	501,065	-213,880	+424,712	17,437	16.13	14.66
Nebraska <sup>3</sup> .....										
North Dakota.....	854	-367	+796	580	12,357	-7,019	+11,686	7,631	15.62	14.34
South Dakota.....	580	-211	+332	392	6,557	-2,965	+3,790	3,986	12.40	11.54
Region IX:										
Arkansas.....	39,721	+27,286	+37,010	17,421	509,423	+357,636	+478,273	209,349	12.85	12.04
Kansas.....	29,241	-11,606	+25,247	13,354	422,228	-179,403	+366,293	186,470	14.61	14.11
Missouri.....	87,288	-19,097	+68,552	37,594	1,390,228	-339,753	+1,088,852	539,759	16.16	14.61
Oklahoma.....	50,809	+8,083	+45,308	19,653	824,472	+124,397	+731,443	307,928	16.41	15.80
Region X:										
Louisiana.....	51,409	-8,029	+43,404	14,174	756,651	-139,424	+633,511	173,636	15.21	12.61
New Mexico.....	1,523	-189	+1,416	608	19,696	-2,727	+18,442	7,056	13.04	11.63
Texas.....	65,292	-10,736	+55,096	21,438	972,079	-180,927	+839,953	280,651	15.06	13.20
Region XI:										
Colorado.....	9,479	-4,536	+8,769	4,675	131,237	-62,954	+121,864	62,736	13.91	13.47
Idaho.....	3,771	+193	+2,820	3,149	51,919	+1,627	+40,018	42,082	13.83	13.41
Montana.....	3,865	-1,615	+3,376	2,131	49,236	-21,317	+43,289	24,688	12.74	11.59
Utah.....	11,085	+2,942	+10,364	4,449	254,083	+73,292	+237,937	96,158	23.27	22.00
Wyoming.....	1,231	-355	+1,197	597	22,477	-7,203	+21,874	10,328	18.58	17.53
Region XII:										
Arizona.....	6,293	-669	+3,413	2,695	88,102	-10,487	+45,875	35,897	14.07	13.36
California <sup>3</sup> .....										
Nevada.....	2,555	-649	+2,352	1,215	45,534	-11,428	+42,291	20,656	17.90	17.07
Oregon.....	41,884	-8,130	+38,574	17,925	697,059	-134,045	+649,186	285,778	16.79	16.13
Washington.....	142,055	+31,520	+137,010	57,584	2,849,448	+516,891	+2,752,363	1,012,506	20.17	17.65
Regions XIII and XIV:										
Alaska.....	858	-273	+729	171	13,465	-4,315	+11,607	2,723	15.82	16.07
Hawaii.....	673	+169	+668	180	13,370	+2,817	+13,266	3,222	21.56	18.25

<sup>1</sup> Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

<sup>2</sup> Includes estimates for California, District of Columbia, and Nebraska; also

Pennsylvania for weeks compensated and benefits paid to women claimants and for average weekly payment for total unemployment.

<sup>3</sup> Data not available.

months and totaled \$78 million, or about \$10.4 million less than was paid in July (table 4). These payments compensated for 4.3 million weeks of all types of unemployment. Approximately 41 percent of the benefits were paid to unemployed women. All but

7 States paid less in benefits than in July. More than half of the total increase was reported by the 3 States—Arkansas, Utah, and Washington—in which new benefit years began in July. Declines of more than a half million dollars were reported by Illinois,

Maryland, New Jersey, New York, Ohio, and Pennsylvania.

The average check for total unemployment was \$18.41, as compared with \$18.33 in July (table 4). In 30 States the average weekly benefit amount was more than \$15, and in 6 of them—Connecticut, Hawaii, Massachusetts, New Jersey, Utah, and

Table 5.—Number of individuals<sup>1</sup> compensated for unemployment during weeks ended in August 1946

[Data reported by State agencies; corrected to Sept. 15, 1946]

Region and State	Weeks ended—									
	August 3	August 10	August 17	August 24	August 31	August 3	August 10	August 17	August 24	August 31
	All types of unemployment					Total unemployment				
Total <sup>2</sup> .....	972,000	1,020,000	951,000	920,000	882,000	941,000	972,000	904,000	888,000	846,000
Region I:										
Connecticut.....	17,126	22,930	14,087	20,106	13,301	16,713	22,628	13,771	19,770	13,035
Maine.....	7,627	7,645	7,320	7,079	6,280	6,979	6,949	6,799	6,659	5,872
Massachusetts <sup>3</sup> .....	1,338	1,114	1,124	1,139	1,231	1,288	1,075	1,082	1,078	1,188
New Hampshire.....	12,473	11,751	11,169	10,700	10,601	11,364	10,682	10,087	9,612	9,455
Rhode Island.....	1,093	943	625	1,146	873	1,030	883	597	1,086	821
Vermont.....										
Region II-III:										
Delaware.....	1,617	1,332	1,059	1,563	1,307	1,533	1,292	1,026	1,429	1,223
New Jersey.....	59,337	56,973	52,503	54,146	50,847	58,157	55,900	51,427	52,884	49,803
New York.....	195,856	186,914	200,388	185,805	184,759	193,489	184,294	197,427	182,760	181,912
Pennsylvania.....	98,269	97,751	98,078	81,225	87,716	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Region IV:										
District of Columbia <sup>3</sup> .....	22,799	20,964	20,285	19,311	17,803	21,785	20,057	19,346	18,539	17,098
Maryland.....	5,289	5,038	6,131	6,040	6,550	5,131	4,897	5,985	5,873	6,366
North Carolina.....	14,226	14,770	11,491	11,879	9,926	13,905	14,499	11,142	11,587	9,344
Virginia.....	8,163	9,390	11,605	12,995	9,203	9,109	7,503	9,415	10,105	7,752
West Virginia.....										
Region V:										
Kentucky.....	8,422	6,595	9,401	3,118	8,374	8,304	6,488	9,240	3,049	8,261
Michigan.....	72,076	90,496	63,633	64,458	57,485	69,964	88,540	60,525	62,177	55,894
Ohio.....	40,329	37,519	32,979	29,294	28,938	39,429	36,672	32,307	28,714	28,290
Region VI:										
Illinois.....	( <sup>4</sup> )	96,270	76,955	77,098	70,394	( <sup>4</sup> )	92,219	74,212	73,872	66,651
Indiana.....	13,155	21,657	12,975	10,111	1,424	12,664	20,849	12,401	9,733	1,371
Wisconsin.....	5,684	5,485	4,581	5,614	4,733	5,297	5,123	4,290	5,293	4,388
Region VII:										
Alabama.....	12,740	16,436	11,116	14,957	13,361	12,498	16,079	10,886	14,487	12,941
Florida.....	8,453	8,777	9,349	5,994	7,986	8,235	8,510	9,093	5,802	7,776
Georgia.....	6,103	5,420	5,769	4,892	5,593	5,999	5,302	5,660	4,811	5,528
Mississippi.....	2,078	2,598	2,243	2,123	2,762	1,940	2,335	2,113	1,865	2,506
South Carolina.....	2,850	1,898	2,950	2,100	2,450	2,805	1,869	2,895	2,055	2,419
Tennessee.....	14,645	17,366	11,329	12,443	15,681	14,501	17,230	12,898	12,281	15,360
Region VIII:										
Iowa.....	4,117	3,492	3,195	3,412	3,068	3,933	3,308	3,011	3,228	2,883
Minnesota.....	7,950	7,903	7,054	6,819	5,972	7,576	7,650	6,786	6,601	5,781
Nebraska <sup>3</sup> .....										
North Dakota.....	201	225	228	189	181	192	175	138	138	95
South Dakota.....	88	196	135	141	108	72	157	95	107	97
Region IX:										
Arkansas.....	5,112	9,055	7,747	10,105	9,589	5,084	8,983	7,653	10,012	9,503
Kansas.....	7,969	6,946	6,411	5,644	5,992	7,724	6,690	6,162	5,440	5,765
Missouri.....	21,177	19,074	18,451	24,329	18,374	20,807	18,810	18,116	23,287	17,579
Oklahoma.....	12,550	10,447	10,703	8,924	8,185	12,090	10,052	10,394	8,702	7,982
Region X:										
Louisiana.....	12,853	12,725	12,617	12,039	6,560	12,083	11,634	12,022	11,567	6,215
New Mexico.....	316	371	355	333	296	310	366	344	324	287
Texas.....	15,232	14,824	15,378	12,128	15,598	14,752	14,368	14,878	11,732	15,064
Region XI:										
Colorado.....	2,368	2,681	2,433	1,968	1,710	2,304	2,576	2,356	1,859	1,655
Idaho.....	900	715	977	992	911	890	706	957	972	891
Montana.....	855	1,007	828	840	738	855	1,007	828	840	738
Utah.....	2,317	2,500	2,541	1,784	3,185	2,193	2,416	2,390	1,633	3,079
Wyoming.....	252	364	275	289	223	239	346	258	273	213
Region XII:										
Arizona.....	1,464	1,470	1,187	1,579	1,278	1,442	1,446	1,168	1,551	1,256
California <sup>3</sup> .....	554	628	588	549	629	547	619	580	545	618
Nevada.....	7,790	8,537	9,801	8,470	7,196	7,591	8,291	9,607	8,223	6,998
Oregon.....	25,395	28,313	31,258	33,665	32,642	24,869	27,630	30,501	32,862	31,978
Washington.....										
Regions XIII and XIV:										
Alaska.....	202	234	146	209	75	196	228	143	205	74
Hawaii.....	44	133	189	180	145	43	132	184	139	122

<sup>1</sup> Number of individuals is assumed to be identical with number of weeks compensated. This assumption may result in a slight overstatement of number of individuals.

<sup>2</sup> Includes estimates for California, District of Columbia, Massachusetts, Nebraska and, for week ended August 3, Illinois; also Pennsylvania for total unemployment.

<sup>3</sup> Data not available

Table 6.—Unemployment in week ended August 10, 1946, as reflected by continued claims<sup>1</sup> for unemployment insurance as percent of average monthly covered employment in 1945

Region and State	Claims <sup>1</sup>	Average monthly covered employment <sup>2</sup> (in thousands)	Claims as percent of covered employment
Total.....	1,091,752	27,903.1	3.9
Region I:			
Connecticut.....	17,469	564.0	3.1
Maine.....	7,968	156.4	5.1
Massachusetts.....	49,993	1,314.7	3.8
New Hampshire.....	1,541	107.7	1.4
Rhode Island.....	11,392	212.5	5.4
Vermont.....	1,253	55.7	2.2
Region II-III:			
Delaware.....	1,419	75.7	1.9
New Jersey.....	52,960	1,116.0	4.7
New York.....	212,785	3,760.9	5.7
Pennsylvania.....	102,448	2,601.7	3.9
Region IV:			
District of Columbia.....	2,578	188.7	1.4
Maryland.....	16,132	465.8	3.5
North Carolina.....	8,306	524.1	1.6
Virginia.....	12,450	416.2	3.0
West Virginia.....	14,654	325.9	4.5
Region V:			
Kentucky.....	11,326	308.2	3.7
Michigan.....	69,730	1,354.8	5.1
Ohio.....	38,920	1,857.2	2.1
Region VI:			
Illinois.....	80,309	2,067.9	3.9
Indiana.....	13,688	772.1	1.8
Wisconsin.....	7,094	638.2	1.1
Region VII:			
Alabama.....	15,247	394.0	3.9
Florida.....	9,683	317.6	3.0
Georgia.....	7,991	453.5	1.8
Mississippi.....	4,690	155.0	3.0
South Carolina.....	4,034	247.1	1.6
Tennessee.....	19,158	465.8	4.1
Region VIII:			
Iowa.....	5,259	288.1	1.8
Minnesota.....	10,100	455.7	2.2
Nebraska.....	1,944	138.0	1.4
North Dakota.....	594	29.7	2.0
South Dakota.....	612	37.1	1.6
Region IX:			
Arkansas.....	13,934	193.0	7.2
Kansas.....	7,030	223.6	3.1
Missouri.....	32,240	698.4	4.6
Oklahoma.....	14,414	241.2	6.0
Region X:			
Louisiana.....	16,470	356.8	4.6
New Mexico.....	980	59.8	1.6
Texas.....	20,872	958.0	2.2
Region XI:			
Colorado.....	3,286	157.6	2.1
Idaho.....	1,630	66.6	2.4
Montana.....	1,734	71.1	2.4
Utah.....	3,067	96.1	3.2
Wyoming.....	354	39.6	.9
Region XII:			
Arizona.....	2,402	81.4	3.0
California.....	116,626	1,973.1	5.9
Nevada.....	745	29.2	2.6
Oregon.....	9,365	279.0	3.4
Washington.....	32,876	505.6	6.5

<sup>1</sup> Estimated number of continued claims for week in which the 8th of the month falls.

<sup>2</sup> Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.), ending nearest the 15th of the month.

Washington—it was more than \$20. Women beneficiaries received an average weekly payment of \$17.85, slightly higher than in July.

During August the number of claimants to receive their first benefit checks dropped from 384,600 to 273,000 (table 1); 44 percent of them were women. The declines in Illinois, Michigan, New York, Pennsylvania, and Washington were primarily responsible for the national decrease. The number of claimants who exhausted benefit rights also dropped, from 155,000 to 133,000.

Funds available for the payment of benefits as of August 31 totaled slightly more than \$6.8 billion, approximately \$75 million more than was on hand on July 31 (table 1).

### Interstate Claims

Interstate initial claims received by liable States from agent States during April–June dropped about 11 percent—from 223,700 to 198,100—from the preceding quarter. The 3 Pacific Coast States—California, Oregon, and Washington—which accounted for about a fourth of the liable State claims, reported substantial decreases. On the other hand, some of the larger eastern States, such as Illinois, Maryland, and New York, reported a greater number of interstate initial claims received as liable State.

### Veterans' Readjustment Allowances

Initial claims for readjustment allowances totaled 602,200 in August, 9 percent less than in July and about the same number as in June. Of the 10 States reporting small increases, only 2, Michigan and Rhode Island, were primarily industrial States. Continued claims also declined for the country as a whole, and there were increases in only 6 nonindustrial States. About 27 percent of the continued claimants in the week ended August 10 had been on the rolls for 20 weeks or longer. An additional 25 percent had been in continued-claim status for 10 to 19 weeks, and the remaining 48 percent, from 1 to 9 weeks. The proportion on the rolls for 20 or more weeks increased 70 percent in the 2 months from June 8 to August 10. Ten States reported that more than 30 percent of their claimants in the week ended August 10

had been on the rolls for at least 20 weeks, and 15 other States reported 20 to 30 percent. The 11 States with less than 10 percent in this category were chiefly in the West.

In the August 1946 issue of *Readjustment Allowances*, the Veterans Administration reports that "Consideration is being given to the development of operating statistics, not presently available to the Veterans Administration, which will aid in outlining the circumstances associated

with both the veteran returning to the rolls and the veteran who has received benefits continuously for periods of long duration. It is considered fundamental in dealing with the problems of readjustment that the unemployment claims load be viewed not as a single entity but as consisting of distinct categories of veterans whose circumstances with respect to readjustment may differ widely."

Payments in August followed the

Table 7.—*Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, July 1946*

[Data reported by State agencies; corrected to Sept. 5 1946]

Region and liable State	Initial		Continued		Weeks compensated	Benefit payments
	Total	Women	Total	Women		
Total.....	57,982	27,922	521,094	239,956	1,368,648	1 \$6,746,258
Region I:						
Connecticut.....	801	379	11,281	5,082	11,056	234,970
Maine.....	103	60	891	493	(1)	(1)
Massachusetts.....	906	521	5,110	2,542	4,266	93,417
New Hampshire.....	89	51	626	274	4,456	6,152
Rhode Island.....	378	207	3,892	1,682	4,215	72,232
Vermont.....	44	16	574	265	481	8,658
Region II-III:						
Delaware.....	138	57	1,249	423	1,215	20,534
New Jersey.....	1,680	811	17,500	9,018	14,316	295,640
New York.....	3,189	1,889	26,053	15,215	29,519	575,237
Pennsylvania.....	2,058	870	15,385	6,156	8,414	164,490
Region IV:						
District of Columbia.....	513	316	3,209	2,071	2,377	41,576
Maryland.....	1,091	528	32,399	15,207	25,419	494,781
North Carolina.....	566	358	3,373	2,015	2,539	32,662
Virginia.....	599	322	7,689	4,098	6,722	91,549
West Virginia.....	440	122	4,006	1,262	3,403	52,498
Region V:						
Kentucky.....	266	100	3,147	1,414	4,070	50,741
Michigan.....	3,558	1,692	25,440	12,107	14,717	290,457
Ohio.....	1,782	784	31,724	13,472	15,100	292,140
Region VI:						
Illinois.....	3,111	1,591	38,118	20,442	24,115	452,119
Indiana.....	1,709	686	15,959	4,585	11,717	222,049
Wisconsin.....	347	136	2,577	1,009	1,838	33,922
Region VII:						
Alabama.....	678	250	5,513	1,694	3,791	68,126
Florida.....	1,398	750	7,451	4,035	4,566	64,025
Georgia.....	653	364	4,068	2,728	2,960	45,169
Mississippi.....	193	93	1,914	1,005	1,081	13,954
South Carolina.....	227	112	1,415	828	856	12,182
Tennessee.....	1,568	566	16,456	6,117	11,852	165,930
Region VIII:						
Iowa.....	218	132	1,281	491	984	15,501
Minnesota.....	368	189	3,135	1,687	1,937	32,280
Nebraska.....	263	169	2,242	1,446	1,742	27,177
North Dakota.....	38	26	208	115	133	2,277
South Dakota.....	36	26	184	125	69	810
Region IX:						
Arkansas.....	1,496	499	3,176	1,266	1,691	22,100
Kansas.....	1,479	525	11,815	4,338	11,157	170,194
Missouri.....	1,706	983	13,896	8,297	9,098	150,515
Oklahoma.....	944	391	6,025	3,124	4,448	74,094
Region X:						
Louisiana.....	649	278	4,926	2,098	3,985	63,695
New Mexico.....	85	38	901	329	597	8,023
Texas.....	1,647	683	12,346	4,440	9,206	149,118
Region XI:						
Colorado.....	391	224	2,846	1,750	1,990	27,243
Idaho.....	94	53	516	324	313	4,502
Montana.....	74	25	518	215	443	5,959
Utah.....	412	198	1,467	679	642	14,520
Wyoming.....	127	36	816	310	628	12,011
Region XII:						
Arizona.....	514	239	2,689	1,267	1,931	27,268
California.....	10,428	5,057	125,139	54,496	65,071	1,243,830
Nevada.....	169	88	1,263	659	1,128	19,779
Oregon.....	646	340	15,754	7,936	11,877	197,890
Washington.....	7,855	4,155	21,499	9,100	27,164	568,613
Regions XIII and XIV:						
Alaska.....	124	20	1,319	153	1,032	16,265
Hawaii.....	44	7	414	72	321	7,384

<sup>1</sup> Excludes Maine; data not reported.

downward trend in claims and were the lowest since February. They averaged \$33 million a week as compared with \$34 million in July.

### Time Lapse in Benefit Payments, April-June 1946

For the Nation as a whole, all types of State unemployment benefits were paid more promptly during April-June than in either of the 2 preceding quarters. Interstate payments

showed the greatest rise from the January-March total. Delays in payments had piled up more seriously in October 1945-March 1946 for these than for intrastate payments, partly because, when some States found it virtually impossible to handle their heavy claims loads with the available personnel and equipment, there was a tendency to process the intrastate claims first. The payment of interstate claims has usually required more time also, when checks have to be mailed any distance. Frequently, moreover, interstate claims require

considerable correspondence between agent and liable State to obtain the information necessary for payment. Despite the improvement in making interstate payments, the proportion paid within 2 weeks was still farther below the levels obtaining before V-day than were the comparable intrastate payments.

Part of the general improvement for all types of payments was attributed to the smaller volume of each kind of payment except intrastate first payments, which were affected by the beginning of new benefit years in 11

Table 8.—Initial interstate claims, by liable and selected agent State, April-June 1946

[Data reported by State agencies; corrected to Aug. 7, 1946]

Liable State	Agent State																							
	Total	Ark.	Calif.	Fla.	Ill.	Kans.	Ky.	La.	Mass.	Mich.	Mo.	N. J.	N. Y.	N. C.	Ohio	Okla.	Pa.	Tenn.	Tex.	Va.	Wash.	W. Va.	All other	
Total	198,062	7,552	17,783	4,692	8,754	3,981	9,006	4,091	3,668	5,419	10,001	4,158	13,289	3,725	5,254	8,063	11,777	4,731	6,547	4,200	3,503	3,738	48,468	
A. a	2,286	33	124	226	72	8	53	91	23	80	31	27	88	32	81	24	82	160	69	20	16	17	99	
Alaska	773	8	92	7	18	4	2	3	21	23	19	5	78	0	3	15	8	0	10	263	2	192	2	
Ariz.	1,574	74	561	10	75	19	14	19	7	41	57	53	52	6	55	80	37	9	121	3	31	15	296	
Ark.	1,151		196	7	69	31	52	123	1	40	103	7	30	6	15	111	8	43	142	2	15	3	147	
Calif.	34,188	2,905		297	1,802	879	247	803	339	835	2,243	365	1,530	121	602	4,068	805	355	2,937	141	1,288	225	11,396	
Colo.	1,869	48	504	13	60	117	22	7	12	40	103	20	82	4	22	82	39	9	73	4	49	7	492	
Conn.	7,122	23	330	338	45	7	26	11	817	61	45	204	2,664	48	61	22	759	17	33	20	29	42	1,519	
Del.	773	0	16	11	8	1	6	3	7	7	8	36	39	18	10	1	367	16	5	24	0	71	1,180	
D. C.	1,428	11	59	46	4	114	35	40	14	46	243	56	44	12	186	25	113	8	77	275	8	77	2,775	
Fla.	3,905	33	252		148	24	62	37	143	95	54	164	664	102	123	33	239	125	71	43	25	57	1,411	
Ga.	2,076	16	81	292	52	4	31	35	27	87	18	45	174	110	53	21	113	133	54	31	18	30	651	
Hawaii	129	1	48	0	9	2	3	1	3	3	2	0	12	2	6	1	5	0	3	0	4	1	23	
Idaho	394	10	74	1	16	12	22	9	0	4	17	4	13	1	5	10	11	3	3	2	90	1	115	
Ill.	15,186	561	2,445	425		229	694	140	90	1,270	172	127	625	54	357	278	287	599	328	68	186	108	4	5,882
Ind.	6,614	193	314	110	1,282	57	2,556	71	24	254	229	29	115	16	179	104	77	263	109	24	34	78	406	
Iowa	4,884	18	179	5	213	19	5	3	19	136	8	8	0	9	8	13	4	17	2	25	4	184	4	
Kans.	4,857	397	394	13	76		18	16	1	33	2,646	12	37	5	15	571	22	14	105	5	57	12	308	
Ky.	1,330	15	43	26	97		6	11	39	23	7	32	2	120	17	28	70	22	72	10	378	306	3	
La.	2,148	181	343	51	79	19	28		16	39	45	21	81	11	30	47	60	39	332	12	32	8	674	
Maine	565	1	21	22	7	1	0	1	140	5	2	13	74	3	9	2	14	4	6	3	8	3	226	
Md.	17,696	47	197	215	77	13	1,484	21	53	99	61	182	1,191	1,617	436	21	2,821	917	48	123	35	4	129	1,900
Mass.	2,894	6	374	134	69	6	15	10		50	22	97	427	16	37	16	116	22	23	20	20	21	1	3,993
Mich.	8,509	349	831	229	858	59	1,180	51	58	50	353	52	421	109	428	79	537	772	182	98	94	311	1	9,083
Minn.	1,181	6	239	9	92	13	10	8	5	50	26	10	44	2	38	0	15	7	24	4	98	5	465	
Miss.	872	69	88	24	88	8	7	152	4	36	0	2	7	17	4	16	7	11	49	5	3	8	291	
Mo.	4,472	399	541	34	782	1,412	64	23	19	86		29	105	8	47	169	29	63	87	10	81	15	469	
Mont.	254	1	48	0	7	3	0	1	1	7	10	0	4	0	1	4	7	1	10	0	43	3	103	
Nebr.	877	11	187	6	37	47	4	9	5	14	87	1	26	4	12	30	24	6	20	3	23	5	316	
Nev.	570	16	225	2	13	5	1	7	4	17	12	4	15	1	4	16	10	2	28	4	16	3	165	
N. H.	341	0	10	14	6	1	0	0	182	3	2	3	28	3	2	1	6	0	0	1	0	1	78	
N. J.	5,058	15	523	381	121	51	34	22	154	87	31		1,100	84	103	14	1,156	34	49	92	31	93	883	
N. Mex.	436	17	79	1	13	7	3	7	2	3	12	2	20	0	3	56	1	5	88	0	7	5	1,003	
N. Y.	8,572	98	1,168	72	412	31	72	54	362	255	98	92		85	23	44	1,880	62	152	116	77	12	1,717	
N. C.	1,653	71	71	58	29	7	10	23	7	10	23	14	47	157		22	4	179	64	21	133	13	20	735
N. Dak.	1,105	0	17	0	7	0	0	0	0	0	0	0	3	0	1	0	1	2	1	17	8	7	47	
Ohio.	7,439	67	633	154	266	19	1,654	31	31	449	83	66	331	74		33	784	341	61	104	52	1	201	1,005
Okla.	2,610	356	746	15	75	245	11	33	8	30	212	12	39	6	26	27	22	335	10	43	9	30	5	3,550
Oreg.	2,718	113	562	11	104	51	16	26	8	37	162	12	47	6	21	158	18	20	135	8	342	29	832	
Pa.	7,026	14	556	203	143	22	109	37	97	245	41	261	1	166	125	968	27		48	83	136	47	457	1,178
R. I.	1,589	2	136	43	22	5	8	9	698	38	10	37	163	5	13	9	36	10	18	12	18	16	281	
S. C.	666	0	20	32	12	3	8	9	9	18	4	15	82	76	7	3	67	28	7	12	14	7	2,277	
S. Dak.	117	2	32	0	6	1	1	13	2	3	3	1	9	0	1	7	6	0	0	0	9	1	20	
Tenn.	5,558	24	204	165	250	87	562	94	23	202	224	35	179	314	133	89	122		182	447	18	89	21	3,116
Tex.	8,822	937	1,691	69	229	175	72	1,900	47	148	292	64	271	22	87	1,286	120	111		24	107	45	1	12,121
Utah.	788	10	215	2	54	13	5	5	1	9	26	4	19	3	13	19	11	2	15	0	29	2	331	
Vt.	523	0	10	6	0	0	0	0	55	2	0	6	94	0	3	3	5	2	1	3	2	1	336	
Va.	3,306	18	97	69	67	7	113	21	23	45	20	61	285	488	66	18	243	179	34	13	903	536	3	
Wash.	10,613	436	1,899	66	552	216	87	149	44	175	570	54	338	30	77	363	147	74	396	53		74	4	8,812
W. Va.	1,841	7	36	30	19	2	231	1	10	47	5	9	30	28	667	4	213	22	11	152	5		282	
Wis.	1,302	14	194	17	168	12	15	10	201	28	13	40	5	15	18	27	9	21	8	53	8		416	
Wyo.	1,402	35	46	1	32	16	1	2	1	5	16	2	7	0	0	30	3	2	9	2	7	3	18	

<sup>1</sup> Represents all agent States with 3,413 claims or fewer in the quarter.

<sup>1</sup> Includes the following claims received from Canada: California, 5; Connect-

icut, 1; Illinois, 4; Minnesota, 5; New York, 42; Pennsylvania, 3; Washington, 1; Wyoming, 1.

States during the quarter. The beneficial effect of procedural changes in many States, necessitated by unprecedented claims volumes, was reflected in the April-June data. A reduction of backlogs of claims in some States also helped improve time-lapse records.

Among the factors still lengthening the time in benefit payments was bi-weekly claims-taking, inaugurated to alleviate the work load and in effect in 12 States throughout the April-June quarter. This procedure added 1 week to the time lapse on a large

volume of payments in these 12 States. The time consumed in appeals processes was also important, since the volume of appealed cases has nearly doubled in recent months.

State-by-State comparisons of the data in tables 10 and 11 should be made with caution. Many of the percentages shown are based on relatively small numbers of payments and are therefore not valid indicators. Administrative and statutory provisions which affect the time lapse should also be considered in interpreting the data.

During April-June, 18 States reported a higher percentage of intrastate and interstate first and second and subsequent payments issued within 2 weeks than in January-March. Among these were Connecticut, Louisiana, and Tennessee, where the proportions rose 10 or more percentage points for each type of payment. Only 4 States reported a smaller proportion of all payments issued within the 2-week period.

#### *Intrastate Benefit Payments for Total Unemployment*

Altogether, 24 States issued a greater proportion of intrastate payments—both first and second and subsequent payments—within 2 weeks during April-June than in the preceding quarter.

**First payments.**—Sixty-eight percent of the 1.3 million first payments were made within 2 weeks, as compared with 61 percent of the 1.2 million payments in the preceding quarter. Twenty-eight States bettered their payment records, 14 of them by more than 10 percentage points. Six States made more than 90 percent of the payments within 2 weeks. At the other extreme, 9 States issued less than half within the 2-week period. In 8 States, more than 15 percent of these payments were made 6 weeks or more after the end of the compensable week. The national average for payments not made within 6 weeks was 6.5 percent, as compared with 7.4 percent in January-March.

**Second and subsequent payments.**—The volume of intrastate second and subsequent payments dropped 21 percent, from nearly 17 million in January-March to 13.4 million in April-June, while the relative number of payments made within 2 weeks rose from 78 to 83 percent. Each of 8 States—California, Illinois, Massachusetts, Michigan, New Jersey, New York, Ohio, and Pennsylvania—issued more than half a million second and subsequent payments, comprising more than two-thirds of all such payments in the Nation. In all 8, except for Illinois, the proportion of payments made within 2 weeks equaled or exceeded the national average (83 percent). Twenty-five States issued 90 percent or more within 2 weeks, as compared with 20 States in the preceding quarter. Only 4 States, as

Table 9.—Claims and payments for veterans' unemployment allowances, August 1946<sup>1</sup>

State <sup>2</sup>	Initial claims	Continued claims			Weeks compensated	Payments
		Total	Because of unemployment	Because of illness or disability		
Total.....	602,165	7,147,818	7,081,830	65,988	* 7,274,237	* \$145,108,394
Alabama.....	9,921	167,516	166,398	1,118	168,936	3,374,163
Alaska.....	36	144	144	0	169	3,364
Arizona.....	3,499	24,891	24,076	815	24,679	491,703
Arkansas.....	6,283	106,814	105,771	1,043	115,762	2,311,927
California.....	44,932	357,156	350,431	6,725	350,830	6,991,556
Colorado.....	4,242	29,161	28,578	483	29,694	589,631
Connecticut.....	9,874	96,471	95,090	1,381	98,111	1,957,018
Delaware.....	1,315	12,203	12,166	37	11,706	232,027
District of Columbia.....	2,562	34,957	34,474	483	31,190	662,273
Florida.....	10,262	111,439	108,795	1,644	114,681	2,290,854
Georgia.....	12,523	156,956	155,737	1,219	155,873	3,112,451
Hawaii.....	318	673	662	11	634	12,583
Idaho.....	585	2,636	2,540	96	2,764	54,918
Illinois.....	32,485	349,632	348,181	1,451	385,599	7,665,795
Indiana.....	15,448	136,813	136,129	684	( <sup>3</sup> )	( <sup>3</sup> )
Iowa.....	8,255	60,983	60,125	858	62,454	1,241,666
Kansas.....	8,122	64,432	63,200	1,142	65,047	1,293,860
Kentucky.....	9,255	195,708	195,241	527	195,768	3,911,435
Louisiana.....	10,321	149,574	149,397	277	144,160	2,909,212
Maine.....	3,504	45,315	44,807	508	51,357	1,022,454
Maryland.....	4,250	85,557	85,142	415	85,377	1,703,177
Massachusetts.....	27,320	326,523	323,340	3,183	361,319	7,207,757
Michigan.....	32,184	293,248	287,982	5,266	294,706	5,871,221
Minnesota.....	9,964	60,693	60,094	599	120,136	2,387,189
Mississippi.....	6,237	68,390	67,375	1,015	68,603	1,369,301
Missouri.....	19,716	242,822	241,205	1,617	245,107	4,880,503
Montana.....	1,743	11,671	11,506	165	11,304	225,256
Nebraska.....	3,045	18,710	18,511	199	21,534	427,231
Nevada.....	607	2,459	2,408	51	2,547	50,649
New Hampshire.....	2,575	13,256	13,066	190	12,888	256,161
New Jersey.....	22,219	357,470	354,692	2,778	358,528	7,161,314
New Mexico.....	2,391	20,444	20,179	265	17,495	349,080
New York.....	102,252	894,045	884,655	9,390	893,842	17,831,803
North Carolina.....	12,499	113,648	111,280	2,368	114,360	2,277,303
North Dakota.....	517	4,378	4,285	93	4,304	85,183
Ohio.....	15,182	284,570	282,423	2,147	283,781	5,055,016
Oklahoma.....	10,353	134,434	133,580	854	163,476	3,251,895
Oregon.....	5,667	29,208	28,784	424	30,358	604,203
Pennsylvania.....	42,256	812,547	808,359	4,188	871,877	17,419,811
Puerto Rico.....	1,934	110,615	108,190	2,425	124,187	2,482,238
Rhode Island.....	4,311	58,738	58,271	467	58,620	1,170,534
South Carolina.....	6,601	75,248	74,023	1,225	94,900	1,893,311
Tennessee.....	1,157	9,577	9,541	36	9,838	195,754
Texas.....	10,697	216,471	215,381	1,090	211,388	4,218,493
Utah.....	19,559	351,929	350,738	1,191	372,156	7,404,088
Vermont.....	2,885	20,338	20,043	295	20,652	410,125
Virginia.....	969	5,881	5,860	21	5,691	112,528
Washington.....	7,180	103,872	103,144	728	102,037	2,031,770
West Virginia.....	7,663	42,896	42,506	390	46,788	926,999
Wisconsin.....	11,227	180,488	179,400	1,088	196,046	3,914,035
Wyoming.....	12,878	92,793	91,684	1,109	89,886	1,783,946
	385	1,265	1,151	114	1,092	21,540

<sup>1</sup> Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

<sup>2</sup> Includes Puerto Rico.

<sup>3</sup> Excludes Indiana; data not available.

Source: Data reported to Readjustment Allowance Service, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by Veterans Administration for Puerto Rico.

against 7 in January-March, issued In the Nation as a whole, 3.5 percent of the intrastate second and subsequent payments were paid in 6 weeks or more.

Table 10.—Number of first and second and subsequent intrastate benefit payments for total unemployment, and percent of payments issued within 2 weeks and in 6 weeks or more,<sup>1</sup> by State, April-June 1946

[Data reported by State agencies; corrected to Sept. 15, 1946]

Region and State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		Within 2 weeks	In 6 weeks or more		Within 2 weeks	In 6 weeks or more
Total <sup>2</sup>	1,273,164	67.8	6.5	13,425,998	82.8	3.5
Region I:						
Connecticut	28,601	67.5	6.1	176,974	60.4	6.2
Maine <sup>3</sup>	55,798	77.7	3.8	511,551	95.0	1.6
Massachusetts	2,334	76.5	2.8	12,907	93.4	.8
New Hampshire	18,580	76.1	1.9	169,453	93.8	.5
Rhode Island	1,900	80.9	3.4	10,886	93.5	1.2
Vermont	1,513	92.6	1.8	22,807	98.7	.5
Region II-III:						
Delaware	48,608	55.2	18.7	926,036	83.2	7.0
New Jersey	264,366	89.1	1.3	1,767,779	87.7	3.3
New York	162,578	78.7	4.8	1,418,360	90.7	2.8
Pennsylvania	1,747	25.6	11.8	17,708	67.9	4.0
Region IV:						
Dist. of Columbia	45,508	95.6	.4	278,462	94.7	.4
Maryland	11,770	62.4	7.9	111,652	82.0	3.7
North Carolina	20,866	82.2	.4	98,411	94.8	.3
Virginia	8,174	54.6	16.4	154,429	88.7	3.9
West Virginia	13,036	5.5	23.7	149,178	19.4	12.1
Region V:						
Kentucky	67,644	53.4	9.6	938,815	85.0	3.9
Michigan	54,520	50.7	13.8	740,726	84.0	4.6
Ohio	151,272	23.1	8.7	902,440	39.1	4.4
Region VI:						
Illinois	24,503	14.7	8.5	294,787	50.8	4.9
Indiana	7,112	69.7	10.0	105,563	91.0	2.9
Wisconsin	10,940	50.0	8.0	194,389	90.1	2.7
Region VII:						
Alabama	6,006	77.4	6.1	66,014	91.1	2.6
Florida	5,781	83.7	4.8	94,323	94.3	1.6
Georgia	2,785	82.2	5.4	31,428	90.2	2.6
Mississippi	2,991	39.2	14.0	29,269	69.9	6.0
South Carolina	13,187	36.9	15.0	205,693	50.6	5.7
Tennessee	5,392	63.6	18.0	62,042	81.5	6.6
Region VIII:						
Iowa	9,954	70.1	8.0	181,881	80.0	2.6
Minnesota	2,114	76.7	7.3	29,739	90.0	2.3
Nebraska	211	85.8	2.4	3,247	91.7	.9
North Dakota	187	61.5	7.0	2,407	90.5	1.3
South Dakota	4,933	50.2	7.2	50,134	65.5	2.7
Region IX:						
Arkansas	6,442	77.7	8.8	108,178	86.4	4.5
Kansas	21,772	60.0	19.2	288,981	83.1	4.2
Missouri	8,555	30.1	4.7	145,021	60.7	3.3
Oklahoma	10,897	84.5	4.5	190,010	77.2	2.5
Region X:						
Louisiana	398	24.6	19.1	3,773	76.8	4.1
New Mexico	18,037	40.9	19.4	116,791	68.4	8.4
Texas	3,813	75.7	3.5	21,989	89.4	2.0
Region XI:						
Colorado	1,050	61.9	16.6	12,667	78.8	6.1
Idaho	1,813	95.6	.8	24,754	98.5	.5
Montana	2,104	75.3	4.6	49,587	96.4	.5
Utah	423	70.2	6.1	3,064	79.7	4.6
Wyoming	2,129	81.7	10.0	21,400	93.1	2.5
Region XII:						
Arizona	110,256	90.9	4.2	1,940,152	95.1	2.6
California	502	85.7	4.0	6,237	95.5	.7
Nevada	11,171	78.1	5.9	208,722	94.7	1.2
Oregon	18,628	91.9	1.4	462,995	95.3	.6
Washington						
Regions XIII and XIV:						
Alaska	100	91.0	0	1,728	96.5	.8
Hawaii	112	87.5	.9	459	96.1	0

<sup>1</sup> Represents number of weeks elapsed between the end of the benefit period and the date of payment. The benefit period for total unemployment is 1 week in all States except Texas, where it is 2 weeks.

<sup>2</sup> Excludes Maine; data not reported.

<sup>3</sup> Represents number of first payments in connection with each spell of unemployment, since Wisconsin State law does not provide for a benefit year.

Table 11.—Number of first and second and subsequent interstate benefit payments for all types of unemployment, and percent of payments issued within 2 weeks and 6 weeks or more,<sup>1</sup> by State, April-June 1946

[Data reported by State agencies; corrected to Sept. 15, 1946]

Region and State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		Within 2 weeks	In 6 weeks or more		Within 2 weeks	In 6 weeks or more
Total <sup>2</sup>	93,737	32.3	22.7	1,351,902	38.7	11.9
Region I:						
Connecticut	3,365	63.6	7.6	25,051	65.3	7.5
Maine <sup>2</sup>	899	40.3	18.5	10,452	78.3	5.9
Massachusetts	238	75.2	4.2	1,386	90.5	3.0
New Hampshire	1,592	57.5	5.1	11,556	73.2	2.4
Rhode Island	229	90.4	.4	1,272	94.3	1.5
Vermont	322	72.7	9.3	4,271	86.5	4.0
Region II-III:						
Delaware	2,420	45.6	24.8	46,359	57.5	14.9
New Jersey	6,613	15.9	7.6	67,425	41.6	4.0
New York	1,859	19.6	24.8	27,832	41.1	11.4
Pennsylvania	506	9.9	25.3	5,613	38.3	12.3
Region IV:						
Dist. of Columbia	9,018	87.7	3.6	70,243	81.1	3.4
Maryland	535	30.7	16.1	9,035	50.4	6.4
North Carolina	2,278	43.8	3.6	10,900	65.6	3.6
Virginia	691	.7	55.0	8,595	52.4	16.4
West Virginia	789	0	53.1	8,887	.6	31.8
Region V:						
Kentucky	2,389	21.6	45.4	50,340	46.6	30.9
Michigan	3,188	4.7	39.1	63,007	8.3	16.1
Ohio	8,851	2.5	28.3	62,094	3.4	18.8
Region VI:						
Illinois	5,385	1.9	73.0	77,130	13.3	44.5
Indiana	4,492	25.4	27.4	8,953	62.8	7.2
Wisconsin	881	46.4	14.8	22,250	64.4	5.8
Region VII:						
Alabama	1,347	47.5	11.0	14,189	64.1	5.3
Florida	635	55.4	8.7	10,942	76.2	2.7
Georgia	377	51.2	10.3	4,428	68.7	5.1
Mississippi	232	25.4	16.4	2,064	51.6	7.9
South Carolina	2,479	39.2	16.6	39,977	46.7	8.7
Tennessee	324	28.4	29.3	4,183	50.2	13.7
Region VIII:						
Iowa	510	16.7	28.2	7,375	59.0	6.0
Minnesota	431	58.7	13.2	5,856	76.0	4.6
Nebraska	32	53.1	12.5	491	58.5	2.2
North Dakota	43	53.5	2.3	277	61.7	4.0
South Dakota	510	58.2	8.6	4,700	64.1	2.7
Region IX:						
Arkansas	2,687	50.0	20.1	55,891	22.0	10.8
Kansas	2,637	42.1	24.7	23,839	58.1	7.7
Missouri	1,295	16.5	10.8	17,863	46.0	6.0
Oklahoma	494	80.6	4.0	15,087	82.4	2.2
Louisiana	208	10.1	28.8	2,238	47.6	8.0
New Mexico	3,142	5.1	66.1	15,488	14.0	32.8
Texas	702	22.2	16.8	3,516	37.3	10.6
Region X:						
Colorado	75	34.7	37.3	1,489	62.3	11.7
Idaho	113	74.3	13.3	1,789	86.9	3.1
Montana	220	47.7	12.7	3,749	72.9	3.9
Utah	218	54.6	9.6	1,909	65.5	5.3
Wyoming	657	59.7	21.0	5,989	68.2	8.7
Region XI:						
Arizona	15,029	28.2	22.5	302,062	33.9	11.2
California	228	71.5	4.4	3,178	78.7	1.4
Nevada	2,907	31.8	10.4	71,099	43.6	3.8
Oregon	3,814	20.7	5.2	129,730	20.0	2.7
Washington						
Regions XIII and XIV:						
Alaska	348	20.4	20.7	6,173	24.4	7.5
Hawaii	103	13.6	18.4	1,021	23.4	7.1

<sup>1</sup> Represents number of weeks elapsed between the end of the benefit period and the date of payment. The benefit period for total unemployment is 1 week in all States except Texas, where it is 2 weeks.

<sup>2</sup> Excludes Maine; data not reported.

<sup>3</sup> Represents number of first payments in connection with each spell of unemployment, since Wisconsin State law does not provide for a benefit year.

### Interstate Payments for All Unemployment

Increased promptness in the issuance of interstate payments—both first and second and subsequent payments—was reported by 32 States (table 11).

**First payments.**—There was a greater improvement in the promptness of issuing interstate first payments than for any other type of payment. Of 93,700 interstate first payments made, 32 percent were issued within 2 weeks, in contrast to 21 percent of 108,700 such payments made in the preceding quarter. Altogether, 35 States showed increased promptness, and in 18 of them the proportion issued within 2 weeks rose 10 or more percentage points. Seven States at the other end of the scale reported a drop of more than 10 percentage points. More than half the payments required 6 weeks or more in 4 States. The national average of payments made after 6 weeks improved slightly, dropping to 23 percent from 26 percent in the January-March quarter.

**Second and subsequent payments.**—The volume of interstate second and subsequent payments dropped from 1.6 million to 1.4 million, while the proportion paid within 2 weeks rose from 28 to 39 percent. Of the 34 States which increased their speed, 12 raised the proportion issued within 2 weeks by 20 or more percentage points. The percentage rose from 29 to 68 in Arizona, from 12 to 50 in Iowa, from 55 to 82 in Louisiana, from 10 to 47 in Michigan, and from 38 to 66 in Virginia. Two of these States—Arizona and Virginia—issued a greater number of interstate second and subsequent payments than in the January-March quarter. Among the 10 States which issued 50,000 or more of these payments during the quarter, only 3 States failed to issue a greater proportion of them in 2 weeks than in the preceding quarter. The proportion paid within 2 weeks dropped 10 or more percentage points, on the other hand, in 6 States. In all but 2 of them, however, the proportions were above the national average. For payments which took 6 weeks or longer, the national average fell from 19 percent in January-March to 12 percent in April-June. More than one-fourth of the payments in 4

States, however, required at least 6 weeks to process.

### Benefit Cases Disposed of by Appeals Authorities, January-June 1946

The rise in the volume of cases disposed of by State appeals bodies—from 49,400 in July-December 1945 to 93,000 during January-June 1946—reflects, for the most part, the increase in disqualification determinations by initial authorities during the few months following V-day. The total number of disqualification determinations rose 94 percent during the last quarter of 1945 and another 20 percent in January-March 1946, causing an increase of 88 percent in appeals dispositions during the first 6 months of 1946. Labor-dispute cases, which rose from 2,700 in the last 6 months of 1945 to 9,900 in the first 6 months of 1946, also contributed to the increase in appeals dispositions. Data for these cases, however, are excluded from the disqualification determinations data.

The term appeals cases, as used here, represents claims or groups of claims which an appeals authority has disposed of as a unit by rendering a decision, by referral to a higher or lower body, or by dismissal without decision. Included in the cases decided by the lower appeals authorities are initial cases on which no previous decision had been rendered and appeals by the claimant or employer from a decision of an initial authority; the latter are classified as review cases.

Most States have both a lower and a higher appeals authority. Appeals disposed of in the five States with only one appeals authority are classified here as lower authorities' cases.

The comparable figures for the two 6-month periods on the volume of cases disposed of and the number involving review of a decision made by an initial authority were as follows:

Item	July-December 1945	January-June 1946
Dispositions, total.....	49,400	93,000
Lower authority.....	44,900	84,000
Higher authority.....	4,500	9,000
Review cases, total.....	42,000	75,600
Lower authority.....	38,300	68,600
Higher authority.....	3,700	7,000

The relative number of claimants involved in the appeals rose even more than the number of cases. Review cases rose 80 percent, while the number of claimants involved in these review cases rose 126 percent. The bulk of this increase was due to multi-claimant cases involving labor disputes, occurring chiefly in California, Connecticut, Georgia, Indiana, Maryland, Michigan, Missouri, New Hampshire, Pennsylvania, and South Carolina.

More cases were reviewed by State appeals authorities for each issue than in the preceding 6 months, but the relative increases varied widely, resulting in an appreciable change in the composition of review cases by issue. The proportion of the cases reviewed involving the issues "suitable work" and "able and available" dropped, while for all others it increased, as follows:

Period	Percentage distribution of review cases by issue					
	Total	Suitable work	Voluntary quit	Misconduct	Able and available	Other
July-December 1945.....	100	21	19	5	43	11
January-June 1946.....	100	14	24	7	37	18

### Lower Appeals Authorities

Lower appeals bodies disposed of 84,000 cases during the first half of 1946, in contrast to 44,900 in the preceding 6 months. The increase was reflected in all States but Alaska, Arkansas, Louisiana, Montana, and Rhode Island, and 25 States more than doubled the number of dispositions. California, Michigan, and Pennsylvania disposed of the greatest number—9,600, 10,200, and 7,700, respectively.

For every 1,000 initial-claims determinations made by State agencies, there were 23 appeals cases. In July-December 1945 the ratio had been 19 to every 1,000. Six States—Connecticut, Kansas, Maryland, Massachusetts, Texas, and West Virginia—had more than 50 cases per 1,000 initial determinations. Fifteen States, on the other hand, had less than 10 cases per 1,000 initial determinations, and Alaska, Arizona, Louisiana, Montana, and Utah had less than 5.

The lower authorities reviewed 68,600 decisions of initial authorities, 25,200 of which involved the issue able and available. This issue accounted for more than half the cases in 13 States, for more than two-thirds in 8, and for more than 90 percent in 3—Kansas, Oklahoma, and Tennessee.

The 17,000 cases involving voluntary quits were the next largest group. These cases showed a greater increase than any other issue, rising from 7,500 in July-December, and they comprised 25 percent of all cases reviewed by the lower appeals authorities. This increase reflects the jump from 27,900 to 64,200 in the number of voluntary quit disqualifications made by initial authorities during the last quarter of 1945 and the further increase to 81,400 in January-March 1946. These disqualifications were, in turn, directly related to the discontinuation of war production. Many war workers decided to leave their jobs before they were actually laid off so that they could find more permanent jobs before the competition became too great. Apparently not all succeeded in finding other jobs, however. The Bureau of Labor Statistics reported that the quit rate remained higher than the lay-off rate in every month in 1945 except August.

The voluntary quit issue predominated in 19 States. In Alabama, Arizona, Iowa, New Hampshire, South Dakota, and Texas, it was the issue in more than half the total number of cases disposed of. All but 5 States showed an increase in the number of such cases reviewed by the lower appeals authorities. In Alabama the number rose from 700 to 1,200; in Maryland, from 100 to 1,000; in Massachusetts, from 500 to 1,800; in Pennsylvania, from 1,000 to 2,000; and in Texas, from 500 to 2,400.

Refusal of suitable work accounted for 9,400 or 14 percent of the lower authority review cases. Cases involving this issue outnumbered those for all other classified issues in the District of Columbia, Hawaii, New York, and Wisconsin, and exceeded the number of voluntary quit cases in 12 other States.

Decisions rendered on the issue of misconduct totaled 5,000. In 12 States the misconduct cases outnumbered

the suitable work cases. Only South Carolina reported more cases for misconduct than for voluntary quit.

Lower appeals authorities rendered decisions on 12,000 cases involving such issues as labor disputes, wage credits, fraud, claims and registration, and coverage; three-fourths of

these "miscellaneous" cases involved a labor dispute.

Of the 68,600 cases reviewed by lower appeals authorities, 60,200 were initiated by claimants, and in 21,700 of them the previous decisions were modified in favor of the claimant. Among the States the proportions varied widely. In 10 States, claimants

Table 12.—Number of lower and higher appeals authority decisions<sup>1</sup> and percent of cases disposed of within 30 and 90 days, by State, January-June 1946

[Data submitted by State agencies; corrected to Sept. 15, 1946]

Region and State	Lower appeals authority <sup>2</sup>			Higher appeals authority <sup>2</sup>		
	Number of decisions	Percent of cases disposed of within—		Number of decisions	Percent of cases disposed of within—	
		30 days	90 days		30 days	90 days
Total <sup>3</sup> .....	68,704	14.5	67.9	7,482	13.2	80.7
Region I:						
Connecticut.....	2,732	6.1	58.3	—	—	—
Maine.....	292	100.0	100.0	14	100.0	100.0
Massachusetts.....	4,229	—	30.5	—	—	—
New Hampshire.....	122	40.2	95.1	—	—	—
Rhode Island.....	470	96.6	100.0	86	100.0	100.0
Vermont.....	75	25.3	84.0	7	71.4	100.0
Region II-III:						
Delaware.....	387	16.3	85.3	68	85.3	100.0
New Jersey.....	2,721	1.4	83.9	806	5.3	92.3
New York.....	4,845	14.8	92.6	433	3.0	78.2
Pennsylvania.....	6,810	6.3	64.7	1,580	3.9	87.1
Region IV:						
District of Columbia.....	42	92.9	100.0	0	—	—
Maryland.....	6,357	71.7	92.4	834	20.0	94.0
North Carolina.....	978	13.3	88.2	88	80.7	100.0
Virginia.....	107	22.4	82.2	18	100.0	100.0
West Virginia.....	1,659	6.3	87.2	355	2.0	90.1
Region V:						
Kentucky.....	518	—	24.9	71	22.5	39.4
Michigan.....	6,989	—	35.5	645	1.1	77.5
Ohio <sup>2</sup> .....	—	—	—	—	—	—
Region VI:						
Illinois.....	3,078	6.4	98.6	577	17.9	96.5
Indiana.....	1,183	—	16.1	32	0	46.9
Wisconsin.....	413	0	73.1	90	72.7	79.8
Region VII:						
Alabama.....	2,218	16.1	96.2	172	0	9.3
Florida.....	367	32.2	93.5	39	28.2	74.4
Georgia.....	724	22.5	83.3	40	25.0	97.5
Mississippi.....	61	25.2	93.4	10	0	30.0
South Carolina.....	442	64.3	90.1	52	84.6	100.0
Tennessee.....	2,201	16.9	83.3	307	2.9	31.6
Region VIII:						
Iowa.....	816	10.8	73.3	63	12.7	84.1
Minnesota.....	1,140	11.9	88.4	64	21.9	92.2
Nebraska.....	199	16.1	95.5	—	—	—
North Dakota.....	59	55.9	100.0	0	—	—
South Dakota.....	40	37.5	85.0	6	16.7	100.0
Region IX:						
Arkansas.....	183	32.8	97.8	49	24.5	98.0
Kansas.....	2,147	5.6	79.3	126	55.6	99.2
Missouri.....	1,392	—	78.7	19	0	52.6
Oklahoma.....	1,269	2.0	24.7	99	0	8.1
Region X:						
Louisiana.....	196	0	44.4	16	0	0
New Mexico.....	11	27.3	81.8	9	0	100.0
Texas.....	3,590	13.1	96.6	101	11.9	98.0
Region XI:						
Colorado.....	147	9.5	86.4	10	20.0	90.0
Idaho.....	61	18.0	100.0	2	50.0	100.0
Montana.....	10	40.0	90.0	0	—	—
Utah.....	36	97.2	100.0	1	100.0	100.0
Wyoming.....	22	4.5	81.8	2	100.0	100.0
Region XII:						
Arizona.....	38	76.3	97.4	6	83.3	83.3
California.....	5,990	—	22.2	469	—	50.1
Nevada.....	31	32.3	96.8	0	—	—
Oregon.....	453	21.0	92.5	46	19.6	91.3
Washington.....	852	15.1	78.5	67	55.2	97.0
Regions XIII and XIV:						
Alaska.....	0	—	—	0	—	—
Hawaii.....	2	100.0	100.0	—	—	—

<sup>1</sup> Review cases and a small number of decisions on undetermined claims.

<sup>2</sup> Connecticut, Hawaii, Massachusetts, Nebraska,

and New Hampshire have only 1 appeals authority.

<sup>3</sup> Excludes Ohio; data not reported.

were benefited in about half the decisions on appeals initiated by them. At the other extreme were 7 States where less than one-fourth of the claimants' appeals resulted in decisions favorable to them.

Employers initiated 8,400 appeals cases during the period, more than half of them in Michigan, Pennsylvania, and Texas. Nine States reported no employer appeals. On 5,400 of the employer appeals, the decision went in favor of the claimant. In Michigan and Pennsylvania, 76 and 83 percent, respectively, were decided in favor of the claimant. In Texas, however, the proportion was only 41 percent.

For the Nation as a whole, only 14 percent of the lower appeals authority decisions were rendered within 30 days and only 68 percent within 90 days (table 12). These proportions represented a drop from the 26 and 89 percent handled in corresponding periods during the preceding 6 months. As a general rule, States with the larger volumes disposed of smaller proportions of cases within 30 days. For example, of the 6 States with more than 4,000 cases—California, Maryland, Massachusetts, Michigan, New York, and Pennsylvania—only Maryland and New York disposed of more than the national average (14 percent) within 30 days. California, Massachusetts, and Michigan disposed of less than 1 percent.

### Higher Appeals Authorities

All but 5 jurisdictions—Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire—have 2 appeals authorities. For these 5, all appeals cases are classified as lower appeals authorities' cases. Among the remaining 46 States the higher appeals authorities disposed of 9,000 cases during the 6-month period, about one-tenth the number handled by the lower authorities and double the number disposed of in the preceding period. Included in these higher authority cases are appeals by the initial authority from a decision of the lower appeals authority and other cases in which there were no appellants because the appeals authority had taken the case for review on its own motion.

The general pattern of review cases

classified by issue was much the same for the higher as for the lower appeals bodies. The proportion of cases involving the issue of voluntary quit was less for the higher authorities than for the lower bodies. At the same time, a slightly higher proportion of review cases decided by the higher bodies involved the able and available and suitable work issues. Cases on the issue of able and available exceeded the number for any other major issue in 23 States; they comprised 40 percent of all cases reviewed by the higher authorities, and more than three-fourths of the total in Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, and Tennessee.

Voluntarily quitting a job involved the second largest proportion (19 percent) of higher appeals cases. In Alabama, Colorado, Delaware, Idaho, Iowa, Michigan, Minnesota, Pennsylvania, South Dakota, Texas, and Vermont this issue outnumbered any of the others classified.

The 1,100 review cases involving suitable work accounted for 16 percent of all higher authority cases. They predominated in New York, Utah, Wisconsin, and Wyoming; were second to voluntary quit cases in Alabama, Minnesota, Pennsylvania, and North Dakota; and were second to able and available cases in 14 States.

Of the 7,000 review cases before the higher appeals bodies, 5,600 were appeals by claimants, and 600 were employer appeals. Previous decisions were modified in 1,300 of the cases initiated by the claimant and in 200 of the employer appeals.

Thirteen percent of all the review cases handled by the higher appeals authorities were disposed of within 30 days after receipt, as compared with 19 percent in the preceding 6-month period. Of the 5 States rendering the greatest number of decisions—Illinois, Maryland, Michigan, New Jersey, and Pennsylvania—only Illinois and Maryland rendered decisions on as many as 13 percent (the national average) of their cases within 30 days. The proportions in Michigan and Pennsylvania were 1 and 4 percent, respectively. More than half the decisions in Alabama, Indiana, Kentucky, Louisiana, Mississippi, Oklahoma, and Tennessee required more than 90 days.

## Nonfarm Placements

Almost 522,400 nonfarm placements were made in August, 1.5 percent less than in July but more than in any other month since October 1945. Only 16 States shared in the decline. In the other 33 States the increases ranged from 0.4 percent in Missouri to 59.5 percent in South Carolina. Placements of women increased in number for the fourth successive month although their ratio to the

Table 13.—Nonfarm placements by State, August 1946

U. S. Employment Service region and State	Total	Women	Veterans <sup>1</sup>
Total.....	522,382	158,761	191,220
Region I:			
Connecticut.....	7,667	2,648	2,837
Maine.....	4,510	1,714	1,314
Massachusetts.....	8,558	2,949	3,749
New Hampshire.....	1,930	519	866
Rhode Island.....	2,577	978	981
Vermont.....	1,092	259	599
Region II:			
New York.....	64,431	32,188	14,326
Region III:			
Delaware.....	1,531	538	364
New Jersey.....	12,377	5,385	3,507
Pennsylvania.....	24,076	7,481	11,434
Region IV:			
District of Columbia.....	2,697	826	852
Maryland.....	6,775	1,830	2,387
North Carolina.....	16,338	6,581	5,345
Virginia.....	9,215	3,923	2,797
West Virginia.....	3,273	817	1,326
Region V:			
Kentucky.....	3,730	1,096	1,559
Michigan.....	17,823	3,330	8,948
Ohio.....	29,360	8,361	10,625
Region VI:			
Illinois.....	18,203	5,488	6,382
Indiana.....	9,853	3,123	3,487
Wisconsin.....	12,213	3,464	5,205
Region VII:			
Alabama.....	13,600	2,973	4,575
Florida.....	9,718	3,012	4,020
Georgia.....	10,945	2,514	4,017
Mississippi.....	6,150	1,544	2,248
South Carolina.....	10,488	2,446	2,933
Tennessee.....	11,178	3,570	3,781
Region VIII:			
Iowa.....	9,940	2,685	4,259
Minnesota.....	15,049	4,632	5,132
Nebraska.....	4,154	811	1,812
North Dakota.....	1,425	245	631
South Dakota.....	1,762	344	807
Region IX:			
Arkansas.....	7,759	2,392	2,365
Kansas.....	6,238	1,408	2,690
Missouri.....	11,025	3,365	4,502
Oklahoma.....	7,659	1,972	2,754
Region X:			
Louisiana.....	5,005	1,391	1,982
New Mexico.....	3,062	464	1,062
Texas.....	34,091	7,545	14,489
Region XI:			
Colorado.....	7,217	848	3,198
Idaho.....	3,974	614	1,832
Montana.....	2,508	289	1,217
Utah.....	3,754	849	1,793
Wyoming.....	1,184	140	521
Region XII:			
Arizona.....	3,416	844	1,141
California.....	49,506	13,292	18,857
Nevada.....	2,345	576	811
Oregon.....	9,880	2,272	3,844
Washington.....	11,121	2,223	4,487

<sup>1</sup> Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

total number of placements remained about the same. In two-thirds of the 18 States reporting declines in placements of women, the decreases amounted to less than 10 percent. Placements of nonwhite persons, while slightly less than in July, were still more than in any other month this year. Short-time placements were 27.5 percent less than in July for the country as a whole; in Illinois, however, they doubled, and in Georgia and South Dakota they rose by more than 50 percent. The largest de-

creases occurred in New Mexico (78 percent) and in New York (55 percent).

Although the 191,200 placements of veterans for the country as a whole were 2.6 percent more than in July, decreases occurred in 17 States as compared with declines in only 8 States in July. The 13,200 placements of handicapped veterans constituted the largest number of such placements since March 1945 and the largest proportion of all veterans' placements in any month in 1946.

It is estimated that more than 1.5 million persons aged 65 and over were fully insured under the program at the middle of 1946, and therefore were eligible for primary benefits on the basis of their wage records and age (table 2). Some 460,000 of them had wives aged 65 or over, most of whom could therefore qualify for wife's benefits. Less than half the 1.5 million were actually in receipt of primary benefits for June 1946, however, as almost 900,000 either had not filed application for benefits because they were still at work, or, if they had previously filed and been admitted to the primary benefit rolls, were again in covered employment and had had their benefits suspended.

It is known, however, that many who were eligible but had not filed for benefits were no longer at work; because of ignorance of benefit rights or for some other reason they had failed to apply for benefits, and were therefore losing the payments they might have been receiving. Because of this possibility of benefit loss, the Social Security Administration has been attempting, in recent months, to call this situation to the attention of the public, particularly people who have worked in covered employment.

## Old-Age and Survivors Insurance

### Current Operations

#### Monthly Benefits in Current-Payment Status, August 1946

At the end of August, the number of monthly benefits in current-payment status exceeded 1.5 million, and the monthly amount payable reached \$29.3 million. The 47,000 monthly benefits awarded represented some increase over July awards, but considerably less than in the 4 preceding months.

Of the \$34.3 million certified during

August, \$32.0 million represented monthly benefits, including retroactive payments, and \$2.3 million represented lump-sum death payments.

#### Persons Eligible for Primary Benefits, June 30, 1946

Further details on benefits in current-payment status as of June 30, 1946, and related data are shown in tables 2 and 3, which correspond to the two tables included in the June BULLETIN giving corresponding information as of December 31, 1945.

Table 1.—Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and month, August 1945–August 1946, and monthly benefit actions, by type of benefit, August 1946

[Amounts in thousands; data corrected to Sept. 19, 1946]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1945</b>														
August.....	1,150,767	\$21,070.9	451,662	\$10,852.8	138,700	\$1,769.4	356,318	\$4,416.1	85,666	\$1,726.9	112,603	\$2,229.7	5,818	\$76.0
September.....	1,180,021	21,648.4	464,720	11,186.7	142,736	1,823.3	364,319	4,521.9	87,461	1,763.5	114,875	2,275.8	5,910	77.2
October.....	1,218,023	22,414.2	482,989	11,660.7	148,378	1,899.3	374,145	4,651.8	89,473	1,804.8	117,029	2,319.1	6,009	78.5
November.....	1,255,792	23,164.5	501,786	12,131.6	154,101	1,974.1	383,054	4,767.9	91,715	1,851.0	119,013	2,359.9	6,123	80.0
December.....	1,288,107	23,801.1	518,234	12,538.2	159,168	2,039.9	390,134	4,857.5	93,781	1,893.1	120,581	2,391.4	6,209	81.1
<b>1946</b>														
January.....	1,324,496	24,573.0	538,006	13,057.9	164,909	2,119.4	397,062	4,948.3	96,105	1,941.0	122,121	2,424.3	6,293	82.2
February.....	1,362,473	25,374.3	558,757	13,599.7	171,057	2,203.7	404,092	5,040.5	98,531	1,959.9	123,670	2,457.3	6,366	83.2
March.....	1,403,698	26,232.6	581,084	14,171.8	177,795	2,293.6	411,429	5,138.2	101,409	2,048.1	125,515	2,496.3	6,466	84.5
April.....	1,441,074	26,976.7	600,759	14,657.3	183,570	2,368.3	419,153	5,236.3	104,035	2,101.2	126,989	2,527.9	6,568	85.7
May.....	1,474,015	27,633.1	617,562	15,076.0	188,668	2,435.3	426,141	5,324.1	107,254	2,166.2	127,756	2,544.8	6,634	86.6
June.....	1,502,885	28,210.8	632,038	15,443.3	193,241	2,496.6	431,202	5,391.2	110,168	2,225.9	128,688	2,565.8	6,748	88.1
July.....	1,527,880	28,771.9	646,996	15,833.0	197,947	2,560.1	433,533	5,420.1	113,092	2,284.5	129,437	2,584.2	6,875	90.0
August.....	1,553,914	29,326.1	661,781	16,212.6	202,930	2,627.8	436,144	5,450.5	116,213	2,347.9	129,882	2,596.1	6,964	91.1
<b>Monthly benefit actions, August 1946:</b>														
In force <sup>2</sup> beginning of month.....	1,734,299	32,981.2	753,251	18,471.8	223,623	2,892.2	465,957	5,822.0	115,010	2,322.5	169,489	3,381.5	6,969	91.1
Benefits awarded in month.....	47,467	947.7	22,457	567.2	8,001	105.7	9,467	122.1	3,677	74.3	3,715	76.4	150	2.0
Entitlements terminated <sup>3</sup> .....	13,245	240.6	3,991	97.7	1,985	25.2	3,905	51.3	444	8.8	2,861	56.9	59	.8
Net adjustments <sup>4</sup> .....	151	14.6	70	9.6	10	1.3	63	2.8	—	—	12	1.1	0	0
In force end of month.....	1,768,672	33,702.9	771,787	18,950.9	229,649	2,974.0	471,582	5,895.6	118,239	2,387.9	170,335	3402.1	7,060	92.4

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status), after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

The information has stressed the point that workers who reach age 65, and families of workers who die, should call at the local social security office for information about possible benefit rights.

The number of persons eligible for but not receiving primary benefits was smaller at the end of June 1946 than at the end of December 1945, both in number and as a proportion of the total number of persons eligible for these benefits. This decrease has resulted from the general shift in the labor market, especially the displacement of older workers as veterans have reentered the labor market.

#### Family Benefits in Current-Payment Status, June 30, 1946

At the end of June 1946, monthly benefits were in current-payment status for at least 1 member of an estimated 990,000 families (table 3). Families of primary beneficiaries comprised about 64 percent of the total number, a slight increase in proportion over that at the end of December.

For almost every type of family group, the average amount of family

Table 3.—Monthly family benefits for beneficiaries actually in receipt of benefits as of June 30, 1946

[All figures estimated, corrected to Sept. 27, 1946. Average benefits shown to nearest ten cents]

Family classification of beneficiaries	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average family benefit
Total.....	990.2	1,502.1	
Families of workers in receipt of primary benefits.....	632.0	840.6	
Worker only.....	427.5	427.5	\$23.80
Male.....	343.3	343.3	24.80
Female.....	84.2	84.2	19.80
Worker and wife.....	193.1	386.2	28.80
Worker and 1 or more children.....	11.3	26.6	40.90
Worker, wife, and 1 or more children.....	.1	.3	(1)
Families of beneficiaries surviving deceased insured workers.....	358.2	661.4	
Widow only <sup>2</sup> .....	115.1	115.1	20.20
Widowed mother and 1 child.....	66.3	132.6	34.20
Widowed mother and 2 children.....	38.0	114.0	48.00
Widowed mother and 3 or more children.....	19.5	79.2	51.00
Children only.....	113.1	213.8	22.90
One or more parents, aged 65 or over.....	6.2	6.7	14.20

<sup>1</sup> No average shown because based on too few cases.

<sup>2</sup> Includes 110,200 families with widow aged 65 or over entitled to widow's benefit and 4,900 families of

younger widows with children in which the benefit of the mother is in current-payment status and the child's benefit in deferred or conditional-payment status.

benefit was slightly higher than at the end of 1945, and for the remaining types the average was at least as high. The highest average shown, \$51, was for families consisting of a widow and three or more children, since for this type of benefit the maximum family benefit amount in relation to the wage record is always reached.

#### Workers With \$3,000 or More in Wage Credits Under Old-Age and Survivors Insurance in 1943

Under the Social Security Act, as amended in 1939, a covered employer is not required to pay taxes on wages in excess of \$3,000 paid to any employee in a calendar year. Furthermore, the provisions limit to \$3,000 the annual earnings upon which individual old-age and survivors insurance benefits may be computed. As a result, the wage statistics tabulated from the Bureau of Old-Age and Survivors Insurance records have included only the first \$3,000 of a worker's annual earnings in covered employment.

In the last few years the considerable increase in the number and proportion of workers earning \$3,000 or more a year adds importance to a study of the earnings of this group. In 1938 and 1939 these workers represented, respectively, 2.9 percent and 3.0 percent of all workers with reported earnings. In 1943 the proportion had risen to 12.2 percent and in 1944 to 15.1 percent. Likewise, earnings in excess of \$3,000 in covered industries, which were excluded from the tabulations, represented a more significant proportion of total wage and salary payments in recent years than in previous years, having risen from 7.7 percent in 1939 to 12.0 per-

Table 2.—Number of potential or actual beneficiaries and payments certified as of June 30, 1946

[Partly estimated; data corrected to Sept. 27, 1946]

Potential or actual beneficiaries	Number of beneficiaries (in thousands)			Average benefit amount (current-payment status)	Benefit payments certified (in millions)	
	Eligible to receive benefits	Eligible but not actually receiving benefits <sup>1</sup>	Actually receiving benefits (current-payment status) <sup>2</sup>		In June 1946 <sup>3</sup>	Cumulative to June 30, 1946
Total.....	(4)	(4)	1,502.1		\$30.1	\$1,014.3
Individuals aged 65 and over.....	(4)	(4)	942.2		21.5	700.7
Fully insured workers eligible for primary benefits.....	1,520	888	632.0	\$24.43	16.4	543.0
Male.....	1,345	797	547.8	25.18	14.6	482.4
Female.....	175	91	84.2	19.59	1.7	60.6
Wives of workers eligible for primary benefits.....	460	267	193.2	12.92	2.7	86.6
Widows of deceased fully insured workers.....	(4)	(4)	110.2	20.20	2.4	67.5
Parents of deceased fully insured workers.....	(4)	(4)	6.7	13.06	.1	3.7
Individuals under age 65.....	(4)	(4)	559.9		8.6	313.6
Children of workers eligible for primary benefits.....	(4)	(4)	15.4	11.80	.2	8.2
Children of deceased insured workers.....	(4)	(4)	415.8	12.53	5.6	198.0
Widowed mothers caring for children of deceased insured workers.....	(4)	(4)	128.7	19.94	2.8	107.4

<sup>1</sup> Includes fully insured workers aged 65 or over who have not yet been awarded primary benefits, generally because still working in covered employment, and their wives, and individuals on the benefit rolls whose benefits are currently withheld because of employment or for some other reason.

<sup>2</sup> Represents individuals on the benefit rolls whose benefits are not currently withheld.

<sup>3</sup> Includes retroactive payments.

<sup>4</sup> Not available.

<sup>5</sup> Excludes \$2.3 million lump-sum death payments under 1939 amendments.

<sup>6</sup> Excludes \$117.2 million lump-sum death payments under 1939 amendments and \$28.8 million lump-sum payments (including death payments and payments to covered workers at age 65) under the 1935 act.

cent in 1943 and 13.6 percent in 1944.

According to data available from the Bureau's tabulations for 1943, wage credits of \$3,000 or more were reported for about 5.9 million workers. The amount of their earnings over \$3,000, of course, was not reported. The estimated distribution of all covered workers in 1943 by the amount of their annual wage credits is as follows:

Wage credits	Workers		Amount of wage credits (in millions)
	Number (in thousands)	Percentage distribution	
Total.....	48,579	100.00	\$61,764
\$1-999.....	23,401	48.17	8,427
1,000-1,999.....	11,552	23.78	16,737
2,000-2,999.....	7,714	15.88	18,864
3,000 or more.....	5,912	12.17	17,736

To extend the distribution of workers by wage classes beyond the limit of \$3,000, as well as to provide another basis for estimating<sup>1</sup> the total amount of earnings in the industries covered by old-age and survivors insurance, including those not reported by employers, a special study was made of the group of workers in the \$3,000-and-over wage class. In developing this study, a random sample of 22,517 accounts, or 0.4 percent of the 5.9 million accounts showing wages of \$3,000 or more in 1943, was selected.<sup>2</sup>

The sample's adequacy was tested by comparing its data on workers and wages by number of quarters of employment with corresponding data from the larger 3-percent and 1-percent samples regularly tabulated in the Bureau. The small sample was shown to be highly representative of the 5.9 million accounts with wages of \$3,000 or more in 1943.

The sample of 22,517 accounts was tabulated to obtain a distribution of workers by the specific calendar quarters in which the first \$3,000 in wage credits had accumulated to the ac-

count. Thus, 1.7 percent of the workers with \$3,000 or more in 1943 were reported with \$3,000 in wage credits in the first quarter of 1943. It was assumed that these workers had been continuously employed during the year at a similar level of pay, and that therefore, if their employers had had to report their full wages, they would have been credited with at least \$12,000 in earnings for the year. Four percent of the workers in the sample were found to have received their first \$3,000 by the end of the second quarter. By assuming an average wage of at least \$1,500 a quarter but not more than \$2,999, these workers could have earned \$6,000-12,000 in 1943 if they had been continuously employed in the year. Slightly more than 28 percent of the workers required the first 3 quarters to reach \$3,000 in earnings. On the assumption that their minimum average quarterly earnings were \$1,000 and their maximum \$1,499 a quarter, they were allocated to the wage class \$4,000-6,000 for the year. The remaining 66 percent of the workers, who required all 4 quarters to accumulate wage credits of \$3,000, were placed in the wage class \$3,000-4,000.

On the basis of those assumptions the following distribution was obtained of the 5.9 million workers with \$3,000 or more in reported wage credits in 1943:

Wage credits	Workers with wage credits of \$3,000 or more		
	Number (in thousands)	Percentage distribution	Percent of all workers with wage credits in 1943
Total.....	5,912	100.00	12.17
\$3,000-3,999.....	3,920	66.30	8.07
4,000-5,999.....	1,661	28.07	3.42
6,000-11,999.....	234	3.98	.48
12,000 or more.....	97	1.65	.20

A certain degree of bias is inherent in the resulting distribution, since the method of determining the annual wage class assumed continuity of employment for each worker. There is evidence, however, that this bias is relatively small and would not materially affect the final results. A spe-

cial tabulation based on 135,985 accounts with wages of \$3,000 or more in 1942 showed that only 1,614 workers, comprising 1.2 percent of the total, had broken patterns of quarters of employment, which could affect the foregoing assumptions. The remaining 98.8 percent of the workers were employed in the first quarter or in the first and second, or in the first, second, and third, or in all 4 quarters. Moreover, general experience would indicate that these relatively high-paid workers are regularly employed, particularly in a year of comparatively full employment like 1943. It is felt, therefore, that the assumptions basing the wage intervals on minimum and maximum quarterly averages yield fairly accurate results.

In addition to indicating the distribution of workers with \$3,000 or more in wage credits, these data permit the estimation of total wages paid in covered employment in 1943, including those not taxable, by multiplying the estimated average wages for each wage class by the estimated number of workers in that class.<sup>3</sup> The estimates obtained were as follows:

Wage interval	Workers in 1943		1943 earnings	
	Percentage distribution	Total number (in thousands)	Average	Total (in millions) (col. 3 × col. 4)
(1)	(2)	(3)	(4)	(5)
Total.....	100.00	48,579	\$1,440	\$69,932
\$1-999.....	48.17	23,401	360	8,427
1,000-1,999.....	23.78	11,552	1,448	16,737
2,000-2,999.....	15.88	7,714	2,445	18,864
3,000-3,999.....	8.07	3,920	3,412	13,376
4,000-5,999.....	3.42	1,661	4,888	8,088
6,000-11,999.....	.48	234	7,496	1,755
12,000 or more.....	.20	97	27,680	2,685

The estimate of \$69,932 million in total earnings in covered employment in 1943 derived above closely parallels another estimate of \$69,747 million obtained by use of total and taxable pay-roll data from the State unemployment insurance tabulation.

<sup>3</sup> The mean wages of workers in wage groups \$3,000-3,999, \$4,000-5,999, \$6,000-11,999, and \$12,000 and over were obtained by extrapolation methods, supplemented by other sources.

<sup>1</sup> At present, earnings over \$3,000 in covered industries are estimated by use of ratios computed from earnings data reported by the State unemployment compensation agencies.

<sup>2</sup> All accounts in the 1-percent sample having 20 or 70 in the eighth and ninth digits of the account number were included in this sample.

## Public Assistance

### Program Operations

Increases in public assistance recipients and payments from August 1945 to August 1946 measure the cumulative effects of adjustments by assistance agencies to economic changes in the first postwar year. In the country as a whole, increases in number of recipients ranged from 4.6 percent for old-age assistance to 26.2 percent for children receiving aid to dependent children. The increase for aid to the blind was 5.6 percent, and for general assistance cases, 22.4 percent.

In the special types of assistance, the annual increases have been made up of successive small monthly increases, such as occurred from July to August 1946. The change in general assistance represents a net increase resulting from considerable fluctuation in case loads because of strikes and differences in need in winter and summer months.

The changes in individual States varied greatly and were related not

only to diversity in economic conditions in the States during the year but also to differences in the stage of development of the State programs in the prewar years. In old-age assistance, 5 States had annual increases of more than 10 percent in the number of recipients—Alabama, 21 percent; Florida, 14; New Mexico, 17; Oklahoma, 11; and South Carolina, 13. In contrast, the number of recipients was at least 5 percent lower than in August 1945 in Delaware, the District of Columbia, and Kentucky, and was slightly lower in 5 other States.

The number of persons receiving aid to the blind was at least 10 percent higher than a year earlier in 13 States but was lower in 12 States. Annual increases in the number of families receiving aid to dependent children were more than 10 percent in all but 9 States. In Washington the increase was more than half, and in 10 other States, more than one-third. Fewer families were aided than in August 1945, however, in Delaware and Texas.

Case loads for general assistance

increased by more than half in California, Indiana, Michigan, and Washington, and by more than a third in Alaska, Delaware, Hawaii, Maryland, Nevada, Ohio, Oregon, Pennsylvania, and South Carolina. They were lower only in Illinois and New Hampshire.

The average payment of old-age assistance in the United States in August 1946 was \$31.82, as compared with \$29.97 in August 1945. The average for aid to the blind increased from \$31.91 to \$34.31; that for aid to dependent children, from \$48.06 to \$54.07 per family; and that for general assistance, from \$29.71 to \$34.47 per case.

### Applications for Assistance, January-June 1946

#### Increase in Applications

The volume of applications for assistance has advanced sharply since V-day, reversing the decline that occurred during the war. The total number of applications in the first half of 1946, however, exclusive of

Table 1.—Public assistance in the United States, by month, August 1945–August 1946<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients						Percentage change from previous month						
1945												
August		2,033,135	255,114	647,187	70,850	229,000		-0.1	+0.3	+0.5	-0.1	-0.9
September		2,034,541	258,589	657,861	70,654	232,000		+1	+1.4	+1.6	-3	+1.3
October		2,039,661	263,003	669,317	70,699	239,000		+3	+1.7	+1.7	+1	+3.2
November		2,047,405	268,213	683,899	70,886	242,000		+4	+2.0	+2.2	+3	+1.3
December		2,055,859	274,301	701,251	71,454	256,000		+4	+2.3	+2.5	+8	+5.5
1946												
January		2,059,344	279,892	716,700	71,655	276,000		+2	+2.0	+2.2	+3	+7.6
February		2,062,672	286,245	733,670	72,041	295,000		+2	+2.3	+2.4	+5	+6.7
March		2,071,092	292,741	751,839	72,352	303,000		+4	+2.3	+2.5	+5	+2.8
April		2,088,031	300,938	772,570	72,739	292,000		+8	+2.8	+2.8	+5	-3.6
May		2,098,977	307,069	786,712	73,427	283,000		+5	+2.0	+1.8	+9	-3.2
June		2,108,216	311,294	799,414	73,980	278,000		+4	+1.4	+1.6	+8	-1.6
July		2,116,505	314,516	806,558	74,406	279,000		+4	+1.0	+1.9	+6	+3
August		2,126,636	318,571	816,886	74,823	280,000		+5	+1.3	+1.3	+6	+4
Amount of assistance						Percentage change from previous month						
1945												
August	\$82,317,693	\$60,943,111	\$12,260,634	\$2,275,943	\$6,838,000		+1.1	+0.7	+1.4	+6.1	+3.3	
September	83,240,209	61,393,799	12,654,076	2,303,334	6,889,000		+1.1	+1.7	+3.2	+1.2	+7	
October	85,193,100	62,137,738	13,171,371	2,344,991	7,539,000		+2.3	+1.2	+4.1	+1.8	+9.4	
November	86,658,834	62,828,837	13,772,103	2,363,894	7,694,000		+1.7	+1.1	+4.6	+8	+2.1	
December	88,557,991	63,489,317	14,278,439	2,395,235	8,395,000		+2.2	+1.1	+3.7	+1.3	+9.1	
1946												
January	90,358,194	63,963,660	14,728,554	2,402,980	9,263,000		+2.0	+1.7	+3.2	+3	+10.3	
February	92,070,887	64,419,356	15,273,581	2,426,950	9,951,000		+1.9	+1.7	+3.7	+1.0	+7.4	
March	93,616,319	64,877,555	15,772,377	2,443,387	10,523,000		+1.7	+1.7	+3.3	+7	+5.7	
April	93,568,365	65,445,101	16,195,125	2,463,139	9,465,000		-1	+1.9	+2.7	+8	-10.1	
May	94,247,612	65,877,228	16,475,590	2,491,794	9,403,000		+7	+1.7	+1.7	+1.2	-7	
June	94,691,786	66,363,812	16,717,447	2,518,527	9,092,000		+5	+1.7	+1.5	+1.1	-3.3	
July	95,779,264	66,985,744	16,862,803	2,541,717	9,389,000		+1.2	+1.9	+1.9	+9	+3.3	
August	97,110,506	67,663,188	17,225,179	2,567,139	9,655,000		+1.4	+1.0	+2.1	+1.0	+2.8	

<sup>1</sup> Partly estimated and subject to revision. Excludes programs administered without Federal participation in States administering such programs con-

currently with programs under the Social Security Act.

Table 2.—Applications received for public assistance, by program, January-June 1946

Program	January-June 1946		
	Number received	Percentage change from—	
		July-December 1945	January-June 1946
Old-age assistance <sup>1</sup>	266,084	+26.7	+56.6
Aid to the blind <sup>1</sup>	8,626	+28.9	+64.8
Aid to dependent children <sup>2</sup>	111,277	+27.8	+89.3
General assistance <sup>3</sup>	192,927	+47.1	+84.9

<sup>1</sup> Excludes Missouri, Nevada, and Pennsylvania.<sup>2</sup> Excludes Nevada.<sup>3</sup> Data for 27 States including Hawaii.

those under new State-Federal programs, was still below the level for the 2 years preceding the war in all four types of public assistance.

During each of the first 4 months of the year, more applications were received for old-age assistance and aid to dependent children than in the peak month in 1945, but the number dropped below this level in May and June for old-age assistance and in June for aid to dependent children. The number received for aid to the blind was greater in March, April, and May than in the peak month of 1945,

Table 3.—Applications received for public assistance, by program and month, January-June 1946

Month	Old-age assistance		Aid to the blind <sup>1</sup>		Aid to dependent children <sup>2</sup>		General assistance <sup>3</sup>	
	Number	Percentage change from previous month	Number	Percentage change from previous month	Number	Percentage change from previous month	Number	Percentage change from previous month
January	48,817	+52.0	1,371	+28.1	20,800	+44.4	39,225	+30.1
February	43,649	-10.6	1,352	-1.4	18,637	-10.4	39,492	+7
March	48,621	+11.4	1,554	+14.9	19,836	+6.4	33,474	-15.2
April	45,000	-7.4	1,471	-5.3	18,269	-7.9	28,363	-15.3
May	41,892	-6.9	1,524	+3.6	17,796	-2.6	27,866	-1.8
June	38,105	-9.0	1,354	-11.2	15,939	-10.4	24,507	-12.1

<sup>1</sup> Excludes Missouri, Nevada, and Pennsylvania.<sup>2</sup> Excludes Nevada.<sup>3</sup> Data for 27 States including Hawaii.

but dropped in June. In the 27 States reporting on general assistance applications, more applications for this type of aid were received during January, February, and March than in December 1945, the peak month for that year. From March through June, however, the number declined continuously (table 3).

Over several years, applications have been rather consistently high in the first few months of the year and again in the autumn, and lower in the intervening months. The rise or de-

cline in applications must be viewed in the light of this seasonal trend. The increase in applications in the early months of 1946 followed by a decline to the middle of the year is in line with this general pattern. To measure the rise or fall in the volume of applications received, a comparison may be made of peak months or corresponding periods in successive years, or of monthly averages for each 6-month period.

The average monthly number of old-age assistance applications in-

Table 4.—Old-age assistance: Recipients and payments to recipients, by State, August 1946<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1946 in—		August 1945 in—				Total amount	Average	July 1946 in—		August 1945 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,126,636	\$67,663,188	\$31.82	+0.5	+1.0	+4.6	+11.0	Mo.....	106,349	\$3,101,646	\$29.16	+0.6	+1.8	+6.2	+31.2
Ala.....	39,243	717,144	18.27	+8	+6	+21.2	+42.5	Mont.....	10,621	347,230	32.69	-2	( <sup>7</sup> )	-5	+3.3
Alaska.....	1,377	57,132	41.49	+1	-4	+4.2	+18.8	Nebr.....	24,399	808,752	33.15	-3	+2.9	+2.0	+17.2
Ariz.....	9,806	380,542	38.81	+4	+4	+4.0	+4.5	Nev.....	1,941	75,521	38.91	-4	-3	+7	+2.0
Ark.....	28,483	488,920	17.17	+1.5	+2.0	+7.6	+12.1	N.H.....	6,595	216,544	32.83	-1	+3.6	+1.2	+11.0
Calif.....	163,411	7,796,718	47.71	+5	+6	+3.4	+4.3	N.J.....	22,938	775,961	33.83	+1	+7	-1.6	+4.2
Colo.....	40,441	1,678,119	41.50	+1	+1	+6	+9	N.Mex.....	6,945	216,722	31.21	+1.4	+1.5	+17.5	+18.0
Conn.....	14,761	616,741	41.78	( <sup>7</sup> )	-5	+5.6	+12.2	N.Y.....	104,377	4,086,780	39.15	+1	+1.5	+1.2	+11.9
Del.....	1,196	23,305	19.49	+3	+9	-5.8	+11.4	N.C.....	33,321	467,516	14.03	+7	+1.0	+1.7	+11.6
D. C.....	2,253	77,299	34.31	-2	+1.0	-5.7	-10.4	N. Dak.....	8,726	308,438	35.35	+1	( <sup>7</sup> )	+6	+0.9
Fla.....	47,154	1,456,907	30.90	+1.4	+2.0	+14.3	+21.4	Ohio.....	117,579	3,904,434	32.36	+4	+1.1	+3	+7.2
Ga.....	70,566	943,429	13.37	+6	+2.0	+6.4	+24.0	Okla.....	87,953	3,133,676	35.63	+6	+8	+11.1	+12.8
Hawaii.....	1,512	39,057	25.83	+3	+3.3	+5.7	+16.6	Oreg.....	21,210	847,139	39.94	+5	+1.1	+5.4	+13.3
Idaho.....	10,025	383,177	38.22	+8	+9	+4.3	+24.2	Pa.....	87,349	2,718,897	31.13	+9	+1.3	+5.7	+8.3
Ill.....	124,660	4,358,768	34.97	-1	+2.6	+3.0	+11.2	R. I.....	7,665	273,207	35.64	+1.2	+6	+5.9	+10.4
Ind.....	55,011	1,471,547	26.75	+4	+9	-8	+4.7	S. C.....	24,254	400,977	16.53	+1.8	+3.1	+12.8	+23.5
Iowa.....	48,302	1,660,594	34.38	( <sup>7</sup> )	+7	-1.4	+6.0	S. Dak.....	12,678	348,700	27.50	+1	+6	+3	+7.1
Kans.....	29,862	928,085	31.08	+6	+1.2	+6.6	+14.1	Tenn.....	38,835	935,001	16.35	+6	+8	+2.8	+4.5
Ky.....	43,854	522,374	11.91	-5	+2	-6.8	-3.8	Tex.....	184,381	4,318,214	23.42	+4	-3	+8.1	+5.6
La.....	38,735	888,304	22.93	+1.1	+1.6	+7.3	+4.5	Utah.....	12,826	503,900	39.29	+2	+6	+3	+1.4
Maine.....	15,019	461,600	30.73	+4	+3	+1.6	+4.8	Vt.....	5,269	128,903	24.46	-6	+1	+1.3	+8.9
Md.....	11,577	330,725	28.57	+2	+1.0	-6	+2.5	Va.....	14,696	213,800	14.55	( <sup>7</sup> )	+1	-1.6	+7
Mass.....	80,359	3,810,440	47.42	+6	+1.2	+8.0	+19.2	Wash.....	65,700	3,533,814	53.79	+5	+7	+7.2	+17.1
Mich.....	89,935	3,027,529	33.66	+3	+6	+6.5	+13.8	W. Va.....	19,201	314,745	16.39	+9	+2.8	+4.2	+9.9
Minn.....	54,156	1,861,257	34.37	-1	-1	-5	+12.7	Wis.....	46,338	1,464,920	31.61	+1	+1.1	+3.6	+11.6
Miss.....	29,240	489,573	16.74	+3.3	+3.5	+8.0	+15.5	Wyo.....	3,552	148,465	41.80	+2	( <sup>7</sup> )	+5.4	+21.4

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.<sup>2</sup> Increase of less than 0.05 percent.<sup>3</sup> Decrease of less than 0.05 percent.

Table 5.—General assistance: Cases and payments to cases, by State, August 1946<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1946 in—		August 1945 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> .....	280,000	\$9,655,000	\$34.47	+0.4	+2.8	+22.4	+41.2
Ala.....	4,252	64,359	15.14	+9	+6	+31.1	+38.7
Alaska.....	192	8,839	34.06	+1.6	-1.2	+41.2	+16.2
Ariz.....	2,284	61,527	26.94	+5.8	+3.5	+29.3	+17.8
Ark.....	2,692	32,024	11.90	-1.3	-1.1	+2.9	+1.9
Calif.....	18,030	828,235	45.94	-1.2	+2.8	+57.0	+89.1
Colo.....	3,541	118,838	33.56	+1.1	+2.1	+21.3	+32.4
Conn.....	2,800	104,648	37.37	+5	+16.0	+16.7	+35.3
Del.....	469	15,393	32.82	+5.6	+14.3	+38.8	+72.3
D. C.....	854	33,794	39.57	+6.6	+7.0	+15.9	+11.4
Fla.....	3,700	51,000					
Ga.....	2,618	33,602	12.83	+2.2	+2.9	+3.8	+12.1
Hawaii.....	690	27,906	40.44	+4.4	+7.5	+37.2	+76.1
Idaho.....	504	12,898	25.59	+4	+3.5	+2.2	+22.3
Ill.....	19,642	775,293	39.47	+9	+3.7	-12.2	+9.8
Ind.....	8,468	192,716	22.76	-1.6	-7	+51.9	+64.5
Iowa.....	3,898	84,101	21.58	+1.4	+5.2	+8.9	+27.4
Kans.....	3,764	127,381	33.84	+2.0	+3.2	+19.2	+33.7
Ky.....	2,900	34,000					
La.....	7,706	172,714	22.23	+2.7	+3.7	+8.9	+20.4
Maine.....	1,910	68,251	35.73	+2.9	+8.9	+11.0	+28.1
Md.....	6,876	231,737	33.70	+2.3	+2.8	+39.0	+42.6
Mass.....	13,155	473,392	35.99	+8	+1.4	+8.0	+15.5
Mich.....	17,265	664,995	38.52	-3.6	-3.7	+61.5	+71.5
Minn.....	5,242	170,838	32.59	+1.4	+4.6	+14.5	+42.3
Miss.....	3,885	3,766	9.78	+3.2	+4.8	+16.7	+37.4
Mo.....	9,838	305,719	31.08	+5.9	+6.8	+21.4	+79.5
Mont.....	1,060	27,140	25.60	-2.6	-1.3	+9.6	+14.4
Nebr.....	1,848	44,757	24.22	+4.4	+7.7	+15.5	+38.5
Nev.....	237	5,220	22.03	+2.6	+14.0	+48.1	+5.4
N. H.....	1,037	25,498	24.59	+3.0	-12.2	-2	-9.9
N. J.....	4,861	187,388	38.55	+1	+1.3	+10.8	+30.3
N. Mex.....	1,393	23,644	16.97	+3.6	+3.5	+31.5	+46.2
N. Y.....	39,279	1,975,819	50.30	+5	+2.8	+14.6	+25.7
N. C.....	2,669	33,754	12.65	+1	+3.8	+12.7	+27.8
N. Dak.....	660	17,365	26.31	+9	+1.3	+15.0	+19.2
Ohio.....	15,758	558,479	35.44	+2.3	+6.1	+49.2	+91.1
Okl.....	5,539	61,174	(10)	(10)	+6.1	(10)	+67.4
Oreg.....	4,704	226,145	48.08	+4.2	+3.6	+37.4	+55.2
Pa.....	27,266	904,229	33.16	-1.3	+4.1	+37.8	+62.0
R. I.....	2,196	82,666	37.64	+7.1	+1.7	+10.1	+30.0
S. C.....	3,800	44,518	11.72	+1.8	+2.2	+39.9	+19.8
S. Dak.....	756	17,125	22.65	+2.2	+4.9	+4.1	+21.2
Tenn.....	1,200	12,000					
Tex.....	2,800	47,000					
Utah.....	1,637	71,022	43.39	+6	+1.3	+19.5	+27.5
Vt.....	761	19,547	25.69	-7	+6.9	+4.4	+17.5
Va.....	3,122	49,957	16.00	-7	-2.5	+6.3	-1.5
Wash.....	8,130	409,392	50.36	+3.0	+2.6	+67.0	+66.5
W. Va.....	4,456	57,640	12.94	-3.6	-4.9	+18.4	+34.0
Wis.....	4,373	151,333	34.61	-6.0	-4.3	+7	+49.0
Wyo.....	353	13,179	37.33	+4.1	+3.6	+8.3	+29.3

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated duplication of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey, and an estimated duplication of cases in Oklahoma.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> Based on actual reports including an estimated 95 percent of cases and payments.

<sup>5</sup> Estimated.

<sup>6</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents 60 percent of total.

<sup>7</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>8</sup> Excludes a few cases and small amount of local funds not administered by State agency.

<sup>9</sup> Includes cases receiving medical care only; number believed by State agency to be insignificant.

<sup>10</sup> Represents 3,706 cases aided by county commissioners and 1,833 cases aided under program administered by State Board of Public Welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

Table 6.—Aid to the blind: Recipients and payments to recipients, by State, August 1946<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1946 in—		August 1945 in—	
				Number	Amount	Number	Amount
Total.....	74,823	\$2,567,139	\$34.31	+0.6	+1.0	+5.6	+12.8
Total, 47 States <sup>2</sup> .....	58,341	1,941,575	33.28	+0.6	+1.2	+5.6	+15.2
Ala.....	873	18,014	18.34	+1.3	+1.4	+14.1	+26.5
Ariz.....	553	26,184	47.35	+2.0	+2.2	+21.8	+24.2
Ark.....	1,244	23,874	19.19	+2.4	+3.1	+7.1	+11.2
Calif.....	6,056	351,160	57.99	+1.5	+1.5	+13.2	+37.2
Colo.....	441	16,138	36.59	-1.1	-1.3	-4.1	-4.1
Conn.....	140	5,355	38.25	0	-5.6	+10.2	+12.8
Del.....	60	1,749	29.15	(3)	(3)	(3)	(3)
D. C.....	201	7,507	37.35	+1.5	+2.2	+2.0	-4.5
Fla.....	2,448	78,725	32.16	+1.1	+1.7	+6.8	+14.2
Ga.....	2,106	33,872	16.08	-1	+1.1	+4.7	+18.7
Hawaii.....	64	1,843	28.80	(3)	(3)	(3)	(3)
Idaho.....	197	8,291	42.09	-2.0	-1	-4.4	+19.6
Ill.....	4,955	177,917	35.91	-5	+1.4	-3.2	+1.9
Ind.....	1,929	56,928	29.51	-3	-6	-2.7	-2.6
Iowa.....	1,222	48,352	39.57	-2	-1.2	-1.1	+12.9
Kans.....	1,086	37,248	34.30	+3	+1.2	+3.3	+12.8
Ky.....	1,560	20,876	13.38	+3	+5	-5	+2.3
La.....	1,395	36,529	26.19	+1	+2	+3.3	(3)
Maine.....	765	24,536	32.07	-1.2	-5	-5.7	-1.8
Md.....	458	14,080	30.95	-2	+2	+5.0	+7.4
Mass.....	1,099	52,357	47.64	+1.7	+2.5	+14.2	+21.6
Mich.....	1,344	48,495	36.08	-5	+3	+8.0	+12.0
Minn.....	936	37,877	40.47	-5	+9	-1.7	+5.9
Miss.....	1,683	38,998	23.17	+1.3	+1.7	+14.1	+18.4
Mo.....	2,888	86,640	30.00	+1	+1	+2.3	+2.3
Mont.....	368	12,816	35.60	-6	-1.0	+11.5	+14.0
Nebr.....	442	14,921	33.76	+2	+3.1	+2	+14.5
Nev.....	26	1,166	(3)	(3)	(3)	(3)	(3)
N. H.....	290	9,789	33.76	+1.0	+4.1	+6.6	+19.6
N. J.....	556	20,372	36.64	0	+2.5	+5.5	+14.3
N. Mex.....	252	7,182	28.50	+1.6	+2.2	+5.4	+3.2
N. Y.....	3,116	136,941	43.95	+3	+1.1	+6.4	+17.5
N. C.....	2,639	55,098	20.88	+5	+1	+11.9	+23.4
N. Dak.....	122	4,329	35.48	0	-8	+10.9	+18.2
Ohio.....	3,082	90,289	29.30	-3	+1.3	+2.7	+10.2
Okl.....	2,065	75,866	36.74	+1.3	+1.4	+11.7	+13.4
Oreg.....	397	17,742	44.34	+1.1	+1.6	-1.9	+1.8
Pa.....	15,568	537,758	34.53	+6	+6	+6.5	+6.5
R. I.....	114	4,203	36.87	0	+3.3	+12.9	+28.1
S. C.....	1,058	21,350	20.18	+9	+1.3	+11.8	+10.6
S. Dak.....	214	5,239	24.48	+9	+1.8	+5	+5.3
Tenn.....	1,601	32,204	20.11	+1.5	+1.8	+4.2	+5.3
Tex.....	4,997	135,180	27.05	+1.1	+1.6	+7.9	+19.1
Utah.....	145	6,073	41.88	0	+2.3	+12.4	+18.1
Vt.....	162	5,149	31.78	0	-8	-1.2	+2.3
Va.....	1,019	19,900	19.53	+1.5	+2.0	+5.9	+13.1
Wash.....	634	38,025	59.98	-1.2	-2.0	+8.6	+21.8
W. Va.....	847	15,814	18.67	+1	+1.4	+5.3	+8.5
Wis.....	1,333	42,781	32.09	+1	+8	-3.1	+4.6
Wyo.....	111	4,807	43.31	-9	-1.5	-4.3	+6.0

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Payments under approved plan first made in November 1945

<sup>5</sup> Increase of less than 0.5 percent.

<sup>6</sup> Represents statutory monthly pension of \$30 per recipient; excludes payments for other than a month.

creased from 35,000 in the last 6 months of 1945 to 44,000 in the first 6 of 1946; those for aid to dependent children, from 15,000 to 19,000; for general assistance, from 22,000 to 32,000; and for aid to the blind, from 1,100 to 1,400.

In the first 6 months of 1946, more applications were received for old-age assistance than in the preceding 6 months in all but 2 States. In many instances these increases were sub-

stantial, amounting to 50 percent or more in 9 States. For aid to dependent children, all but 1 of the States showed increases in applications, and in 7 States the increase was more than 50 percent. In general assistance, all but 1 of the reporting States showed an increase in applications, amounting to more than 50 percent in 6 of the 27 States.

The full impact of increasing need for aid is not reflected in figures on

applications received. Many States merely suspend assistance payments for persons with temporary income for support.<sup>1</sup> When such income stops, assistance is automatically restored without reapplication.

### Pending Applications

The existence of pending applications may be attributed in part to the

<sup>1</sup> See the *Bulletin*, February 1946, p. 35.

Table 7.—Aid to dependent children: Recipients and payments to recipients, by State, August 1946<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	July 1946 in—			August 1945 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	318,571	816,886	\$17,225,179	\$54.07	+1.3	+1.3	+2.1	+24.9	+26.2	+40.5
Total, 50 States <sup>2</sup> .....	318,526	816,790	17,223,745	54.07	+1.3	+1.3	+2.1	+24.9	+26.2	+40.5
Alabama.....	6,885	19,238	194,160	28.20	+1.1	+1.3	+4	+31.4	+32.4	+44.7
Alaska.....	147	377	6,714	45.67	( <sup>3</sup> )	+12.9	+12.8	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Arizona.....	1,845	5,318	73,639	39.91	+3.9	+3.7	+4.0	+34.1	+33.5	+35.0
Arkansas.....	4,729	12,740	135,006	28.55	+2.1	+2.3	+2.6	+14.7	+17.1	+28.1
California.....	8,260	20,869	765,416	92.67	+1.4	+1.5	+2.4	+29.6	+29.3	+43.0
Colorado.....	3,657	9,988	227,750	62.28	+1.1	+1.3	+2.4	+18.5	+17.9	+30.5
Connecticut.....	2,744	6,802	256,025	93.30	+1.5	+1.9	+1.6	+35.2	+33.5	+60.1
Delaware.....	260	747	20,922	80.47	-2.3	-2.0	+3.6	-2.3	-3.5	+8.9
District of Columbia.....	862	2,731	57,052	66.19	+6.2	+5.1	+6.7	+42.7	+43.9	+37.6
Florida.....	6,678	16,386	228,592	34.23	+5	+5	+7	+16.8	+15.5	+18.7
Georgia.....	4,970	12,736	138,330	27.53	+2.1	+2.6	+3.2	+27.8	+30.5	+42.0
Hawaii.....	652	2,058	51,710	79.31	+1.1	+3	+10.3	+32.5	+34.6	+65.4
Idaho.....	1,482	3,920	110,642	74.66	+2.2	+2.3	+2.5	+26.7	+26.4	+78.5
Illinois.....	21,434	52,607	1,545,818	72.12	-7	-3	+4.0	+8.6	+11.2	+56.3
Indiana.....	6,809	16,498	261,106	38.35	+1.5	+1.7	+1.7	+16.6	+20.5	+21.9
Iowa.....	3,634	9,249	122,236	33.64	+1.2	+8	+1.0	+22.4	+24.2	+33.1
Kansas.....	3,596	9,207	211,798	58.90	+1.7	+1.5	+3.5	+28.9	+30.0	+32.4
Kentucky.....	5,969	15,612	174,136	29.17	+1.8	+1.7	+1.6	+24.5	+21.4	+67.7
Louisiana.....	9,661	25,301	373,591	38.67	+1.0	+1.4	+1.0	+8.7	+9.9	+4.2
Maine.....	1,596	4,563	117,962	73.91	+2.8	+3.4	+5.7	+19.7	+20.8	+35.8
Maryland.....	3,897	11,204	146,804	37.67	+1.0	+1.0	+1.2	+34.0	+33.8	+35.5
Massachusetts.....	8,243	20,513	691,564	83.90	+5	+4	+3	+17.0	+18.0	+22.8
Michigan.....	17,244	41,288	1,185,892	68.77	+1.4	+1.5	+1.4	+35.6	+34.5	+44.3
Minnesota.....	5,170	13,165	280,773	54.31	+3	+4	+6	+14.9	+14.8	+28.5
Mississippi.....	3,619	9,494	94,974	26.24	+1.9	+1.7	+1.8	+24.4	+25.9	+25.4
Missouri.....	15,552	40,873	451,670	29.04	+1.9	+1.7	+1.9	+41.0	+43.1	+19.4
Montana.....	1,427	3,778	77,006	53.96	+5	-7	( <sup>3</sup> )	+13.4	+18.4	+30.0
Nebraska.....	2,630	6,235	184,214	70.04	+2.2	+2.0	+2.4	+25.4	+27.1	+167.1
Nevada.....	45	86	1,431	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	921	2,361	67,328	73.10	+1	+1.1	+2.9	+20.7	+24.4	+29.0
New Jersey.....	3,608	9,104	237,872	65.93	+1	-3	+5	+17.4	+18.4	+29.2
New Mexico.....	2,919	7,671	106,346	36.43	+8	+8	+6	+13.9	+12.5	+10.6
New York.....	29,480	71,239	2,436,779	82.66	+8	+7	+2.2	+49.7	+53.5	+65.0
North Carolina.....	6,403	17,409	179,180	27.98	+2	+5	+6	+6.4	+12.8	+17.6
North Dakota.....	1,485	4,150	92,479	62.28	0	-2	+7	+6.2	+6.8	+20.4
Ohio.....	8,256	22,713	485,101	58.76	+3	+3	+1.4	+15.0	+15.1	+22.4
Oklahoma.....	20,804	50,803	728,968	35.04	+2.3	+2.3	+2.3	+37.8	+39.4	+38.8
Oregon.....	1,458	3,644	124,733	85.55	+8	+1.1	+1	+20.4	+22.8	+29.0
Pennsylvania.....	32,910	85,329	2,165,575	65.80	+2.0	+1.6	+2.4	+46.7	+44.0	+50.7
Rhode Island.....	1,796	4,566	125,627	69.95	+3	-3	+1.5	+40.1	+38.3	+45.3
South Carolina.....	4,466	13,027	97,137	21.75	+1.3	+1.3	+1.4	+20.2	+19.9	+15.0
South Dakota.....	1,738	4,313	70,662	40.66	+2.1	+2.0	+2.4	+21.6	+25.3	+32.6
Tennessee.....	11,921	31,587	349,467	29.32	+9	+1.2	+1.3	+9.1	+10.5	+5.6
Texas.....	10,004	24,746	245,556	24.55	+3.9	+3.6	+3.6	+10.0	+11.3	+6.0
Utah.....	2,115	5,706	163,488	77.30	+1.2	+1.4	+1.4	+18.6	+19.4	+24.8
Vermont.....	619	1,670	22,653	36.60	+7	+2.1	+2.7	+8.2	+13.2	+15.1
Virginia.....	3,684	10,577	119,044	32.31	-6	-7	+5	+8.1	+9.3	+11.8
Washington.....	5,432	13,273	536,062	98.69	+1.9	+1.6	+1.6	+52.0	+50.0	+63.3
West Virginia.....	8,184	22,714	242,364	29.61	+1.5	+1.3	+2.8	+16.3	+15.5	+23.7
Wisconsin.....	6,348	15,782	418,374	65.91	+1.0	+1.0	+2.9	+19.8	+22.0	+42.2
Wyoming.....	323	909	23,448	72.59	+2.2	+3.3	+3.8	+14.9	+15.9	+42.2

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

<sup>4</sup> Decrease of less than 0.05 percent.

Table 8.—Applications pending for public assistance, by program, on June 30, 1945, and June 30, 1946

Program	Number pending		Percent-age change
	June 30, 1945	June 30, 1946	
Old-age assistance...	40,009	69,110	+41.0
Aid to the blind <sup>1</sup> ...	1,871	2,920	+56.1
Aid to dependent children <sup>2</sup> ...	13,431	23,660	+76.2
General assistance <sup>3</sup> ...	6,265	8,192	+30.8

<sup>1</sup> Excludes Missouri, Nevada, and Pennsylvania.

<sup>2</sup> Excludes Nevada.

<sup>3</sup> Data for 27 States including Hawaii.

necessary administrative lag in the investigation of applications and in part to State and local policies in a few States of maintaining so-called "waiting lists." The number of pending applications, however, does not always reflect fully the number of individuals or families in need of assistance, since needy persons are often discouraged from applying for assistance when funds are known to be limited. A factor contributing to the understatement of pending applications in a few States is the practice of accepting eligible applicants for assistance, even though they do not immediately receive payments because of insufficient funds.

The number of applications pending on June 30, 1946, was markedly higher for all four types of assistance than on the corresponding day of the previous year; for old-age assistance and aid to dependent children the rise was relatively greater than that from June to June in applications received—an indication that, for these programs, applications are now being disposed of less rapidly. The increase in applications pending was lowest in general assistance, almost 31 percent, and highest in aid to dependent children, more than 76 percent (table 8). In spite of these increases, considerably fewer applications were pending for the three special types of public assistance on June 30, 1946, than on June 30, 1941, when many States had a backlog of pending applications.

Although for each of the 4 programs the number of applications pending at the end of June 1946 per 100 cases receiving assistance in June is not large, ratios are substantial for some States. In 2 States, for example, applications pending per 100 cases receiving old-age assistance were 14.7

and 29.2, respectively. As many as 17 States with programs for aid to dependent children had from 10.2 to 37.2 cases pending per 100 cases assisted. Among States with aid to the blind

programs, 1 State had a ratio of 12.9 and another a ratio of 15.1. Six of the 27 States reporting pending applications for general assistance had ratios varying from 10.2 to 16.8.

## Social and Economic Data

### Social Security and Other Income Payments

#### All Income Payments to Individuals

In August, individuals received income payments of \$14.1 billion, 0.7 percent more than in July and 7 percent above the amount received last August (table 1). Practically all the \$918 million increase in the total since last August occurred in entrepreneurial income, net rents, and royalties, which rose nearly one-fourth, and in social insurance and related payments,

which were nearly two-and-one-half times as large. The increase in entrepreneurial income was fairly evenly distributed between the farm and non-farm groups, while the rise in social insurance and related payments is attributed primarily to the sharp increase in unemployment insurance payments.

Compensation of employees, exclusive of mustering-out pay, declined slightly from the August 1945 level. Wage and salary payments were 0.4 percent below those a year earlier. A

Table 1.—Income payments to individuals, by specified period, 1936-46<sup>1</sup>

[In millions; data corrected to Oct. 7, 1946]

Year and month	Total <sup>1</sup>	Compensation of employees <sup>2</sup>	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments <sup>3</sup>	Military and subsistence allowances <sup>4</sup>
					Work relief <sup>5</sup>	Direct relief <sup>6</sup>		
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	-----
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	-----
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	-----
1939.....	70,793	43,870	13,441	8,891	1,870	1,071	1,616	-----
1940.....	76,210	48,218	14,313	9,175	1,578	1,097	1,801	-----
1941.....	82,710	60,262	18,599	9,761	1,213	1,112	1,744	-----
1942.....	117,311	79,970	25,933	9,771	586	1,061	1,844	\$136
1943.....	143,089	101,813	27,161	10,389	57	940	1,703	1,020
1944.....	156,721	112,043	28,017	11,195	57	942	1,970	2,548
1945.....	160,607	111,360	29,894	12,304	-----	990	2,925	2,949
1946.....								
August.....	13,207	9,143	2,441	1,042	-----	82	225	260
September.....	12,817	8,797	2,359	1,051	-----	83	261	259
October.....	12,952	8,792	2,428	1,060	-----	85	328	254
November.....	13,192	8,895	2,551	1,068	-----	87	355	232
December.....	13,102	8,838	2,537	1,073	-----	88	371	192
1946.....								
January.....	13,069	8,648	2,626	1,079	-----	90	458	165
February.....	12,969	8,481	2,690	1,084	-----	92	486	134
March.....	13,141	8,670	2,631	1,091	-----	94	540	113
April.....	13,234	8,739	2,609	1,098	-----	93	565	130
May.....	13,421	8,747	2,745	1,107	-----	94	575	152
June.....	13,486	8,839	2,717	1,127	-----	95	566	141
July.....	14,029	9,027	3,069	1,143	-----	96	558	135
August.....	14,125	9,166	3,014	1,153	-----	97	555	139

<sup>1</sup> Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

<sup>2</sup> Includes veterans' bonus; August payments were \$1 million.

<sup>3</sup> Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, and mustering-out pay.

<sup>4</sup> Earnings of persons employed by NYA, WPA, and CCC.

<sup>5</sup> Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps under food stamp plan, and farm subsistence payments.

<sup>6</sup> Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, State unemployment insurance, railroad unemployment insurance, veterans' pensions and compensation, and readjustment allowances to unemployed and self-employed veterans.

<sup>7</sup> Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls) and sub-mission allowances to veterans under the Servicemen's Readjustment Act of 1944.

Source: Department of Commerce, Office of Business Economics.

\$1.1 billion drop in government pay rolls more than offset increases in the nongovernment group, the bulk of which represents pay rolls of commercial and industrial establishments covered by the social security pro-

Table 2.—Selected social insurance and related programs, by specified period, 1940-46

(In thousands; data corrected to Oct. 22, 1946)

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>13</sup>	
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Rhode Island sickness compensation <sup>10</sup>	State unemployment insurance laws <sup>10</sup>	Service men's Readjustment Act <sup>11</sup>	Railroad Unemployment Insurance Act <sup>12</sup>		
						Monthly			Lump-sum <sup>9</sup>								
		Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>	Veterans Administration <sup>5</sup>	Social Security Act <sup>6</sup>	Railroad Retirement Act <sup>3</sup>	Veterans Administration <sup>7</sup>	Social Security Act	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>	Veterans Administration <sup>8</sup>					
1945																	
Number of beneficiaries																	
August.....	-----	602.5	168.5	89.4	1,245.8	548.3	4.4	600.8	14.7	1.7	1.8	4.7	5.8	230.5	44.1	1.2	12.4
September.....	-----	619.9	169.5	89.9	1,309.3	560.1	4.4	628.8	12.1	1.8	1.4	4.7	5.0	612.1	73.2	2.1	12.3
October.....	-----	644.2	170.5	90.9	1,389.8	573.8	4.4	656.1	17.1	1.5	1.7	5.0	4.9	1,271.7	122.9	5.8	12.6
November.....	-----	669.1	171.8	91.7	1,464.8	586.7	4.4	680.2	12.8	1.4	1.3	4.1	4.5	1,313.4	217.7	9.3	13.5
December.....	-----	690.9	172.9	92.5	1,533.6	597.3	4.4	697.5	13.2	1.3	.7	3.8	4.4	1,319.0	405.0	12.7	21.1
1946																	
January.....	-----	716.7	174.2	93.7	1,620.7	607.8	4.4	725.0	17.8	1.8	2.6	4.5	4.4	1,624.3	695.5	21.9	44.0
February.....	-----	743.9	175.7	94.5	1,714.5	618.6	4.5	736.9	15.0	1.5	1.7	4.0	4.5	1,621.0	1,071.1	40.3	63.2
March.....	-----	773.3	177.4	95.7	1,866.5	630.4	4.5	751.0	15.9	1.8	1.5	5.3	4.7	1,591.8	1,507.2	51.0	141.9
April.....	-----	799.1	178.6	96.8	1,984.7	641.9	4.5	766.0	17.0	2.0	1.5	4.6	5.3	1,402.4	1,626.1	51.7	233.0
May.....	-----	821.4	179.8	98.0	2,069.0	652.7	4.5	783.3	17.3	1.7	2.1	<sup>14</sup> 4.5	7.6	1,314.9	1,742.7	66.7	279.2
June.....	-----	840.7	180.6	99.1	2,130.4	661.4	4.5	789.8	16.2	1.7	2.7	<sup>14</sup> 4.5	7.4	1,406.8	1,781.5	74.9	261.8
July.....	-----	860.5	181.6	100.5	2,179.7	667.4	4.5	<sup>14</sup> 790.0	15.1	1.7	2.6	<sup>14</sup> 4.5	6.6	1,073.7	1,724.3	42.6	326.8
August.....	-----	880.4	182.5	101.6	2,203.1	673.5	4.5	<sup>14</sup> 804.7	15.6	1.7	2.2	<sup>14</sup> 4.5	5.8	949.0	1,669.2	49.1	332.5
Amount of benefits <sup>13</sup>																	
1940.....	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	-----	\$518,700	-----	\$15,961	-----
1941.....	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	-----	344,321	-----	14,537	-----
1942.....	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120	-----	344,084	-----	6,268	-----
1943.....	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643	-----	917	-----
1944.....	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,446	6,591	7,863	4,784	5,035	62,385	\$4,113	582	\$102
1945.....	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,669	445,866	114,955	2,359	11,675
1946																	
August.....	151,598	12,762	11,484	7,263	59,483	8,309	149	23,450	2,021	693	842	461	425	17,948	5,013	72	1,223
September.....	190,468	13,154	11,559	7,246	63,558	8,494	150	23,164	1,697	736	672	453	367	50,439	7,457	118	1,205
October.....	263,582	13,709	11,630	7,337	69,602	8,705	148	25,511	2,432	658	835	532	355	106,449	14,088	337	1,254
November.....	277,992	14,260	11,757	7,377	71,174	8,905	147	24,292	1,809	588	700	437	329	108,555	25,770	553	1,338
December.....	302,050	14,736	11,864	7,440	76,722	9,065	149	26,845	1,857	578	366	356	317	106,624	42,244	777	2,111
1946 <sup>*</sup>																	
January.....	378,908	15,339	11,997	7,542	80,183	9,234	150	26,511	2,539	812	1,396	477	325	133,246	83,322	1,351	4,484
February.....	400,771	15,969	12,085	7,560	83,229	9,405	149	26,246	2,154	751	908	416	303	120,727	112,195	2,207	6,467
March.....	463,134	16,635	12,238	7,670	92,277	9,597	150	25,924	2,263	883	883	465	343	127,013	148,956	3,210	14,627
April.....	475,562	17,200	12,332	7,861	96,965	9,777	152	26,919	2,442	883	942	<sup>14</sup> 470	385	110,672	160,071	3,175	25,315
May.....	472,391	17,690	12,388	7,970	99,344	9,943	149	27,025	2,461	797	1,250	<sup>14</sup> 460	551	103,889	155,175	4,238	29,060
June.....	456,573	18,122	12,419	7,987	<sup>101</sup> 161,616	10,089	152	<sup>14</sup> 26,694	2,335	792	1,473	<sup>14</sup> 460	533	92,982	148,841	4,414	27,663
July.....	462,850	18,577	12,561	8,020	<sup>103</sup> 003,000	10,195	153	<sup>14</sup> 26,400	2,187	818	1,477	<sup>14</sup> 460	477	88,408	152,673	2,479	34,965
August.....	454,030	19,026	12,600	8,112	<sup>105</sup> 200,300	10,300	155	<sup>14</sup> 27,000	2,266	854	1,213	<sup>14</sup> 460	417	78,021	150,946	3,179	34,281

<sup>1</sup> Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

<sup>2</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>3</sup> Age and disability annuitants and pensioners as of last day of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

<sup>4</sup> Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but will be summarized twice a year in the Bulletin.

<sup>5</sup> Veterans' pensions and compensation.

<sup>6</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>7</sup> Payments to widows, parents, and children of deceased veterans.

<sup>8</sup> Number of beneficiaries on whose account lump-sum payments were made, and amount of such payments.

<sup>9</sup> Payments for burial of deceased veterans.

<sup>10</sup> Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. State unemployment insurance data for July and August 1946 partly estimated.

<sup>11</sup> Readjustment allowances to unemployed veterans only. Number before May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month; number beginning May 1946 represents average weekly number of continued claims during weeks ended in the month.

<sup>12</sup> Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for overpayments and recoveries of overpayments; monthly figures not adjusted.

<sup>13</sup> Number of veterans and amount paid during month under the Servicemen's Readjustment Act.

<sup>14</sup> Preliminary estimate by Veterans Administration.

<sup>15</sup> Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security Act; amounts certified under the Railroad Retirement Act (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

gram. Covered pay rolls were up 18 percent from the August 1945 figure, a gain of about \$970 million, while other nongovernmental pay rolls increased by \$112 million.

### Social Insurance and Related Payments

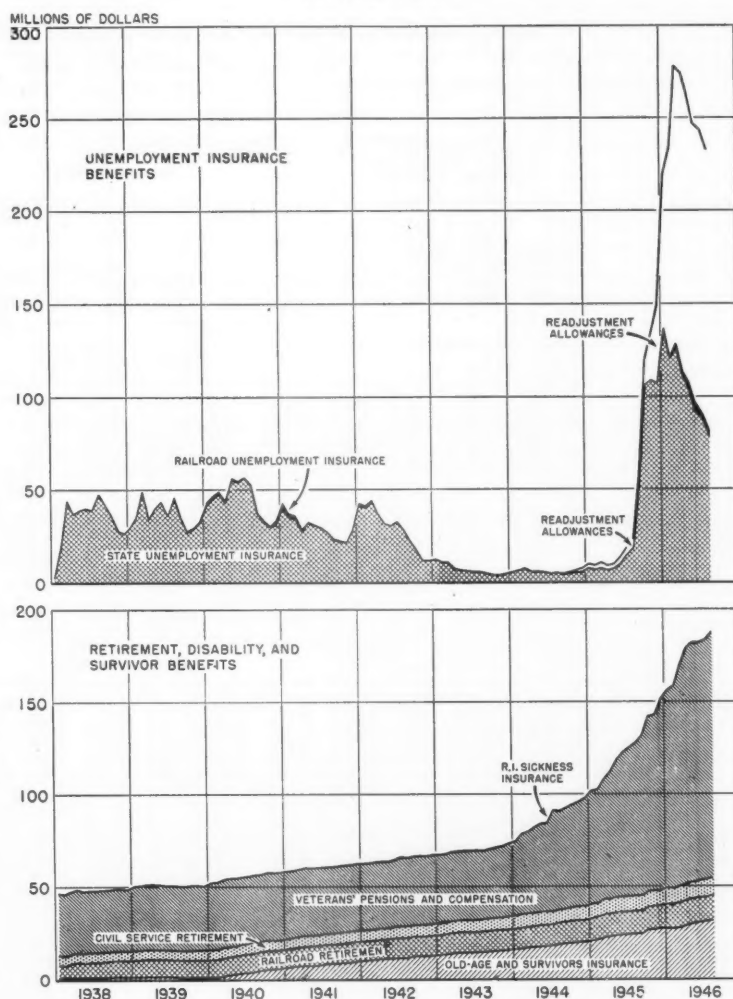
**Payments in August 1946.**—Benefit disbursements of \$454.0 million under the selected programs were nearly 2 percent less than in July but almost three times those in August 1945 (table 2). The August total represented 82 percent of the Department of Commerce estimate of all social insurance and related payments; last August about 67 percent of the Commerce estimate was paid out under these programs.

Unemployment insurance benefits as a whole declined for the fifth consecutive month and were 4.7 percent below the July aggregate. In March, the peak month thus far this year, these payments represented 60 percent of all social insurance and related payments; the proportion declined each month from then on and in August represented 51 percent of the total. Some of this decrease resulted from the rise in retirement and disability payments, but the fall in unemployment insurance payments was primarily responsible. Both State unemployment insurance benefits and readjustment allowances to unemployed veterans dropped below July levels; railroad unemployment insurance benefits, on the other hand, increased 28 percent.

Some of the increase under the railroad program can be attributed to one of the amendments to the Railroad Unemployment Insurance Act, which provided, effective July 31, higher daily benefit rates for railroad workers who had earned \$2,000 or more in their base period—at this time the calendar year 1945. A slight increase in insured railroad unemployment in August was also partly responsible for the rise in benefit payments. Under the State unemployment insurance and veterans' programs, average insured unemployment for weeks ended during the month declined 15 and 5 percent, respectively, from the July averages, and disbursements also turned downward.

Monthly retirement and disability benefits under the 4 programs—\$145

Chart 1.—Payments under selected social insurance and related programs, January 1938–August 1946



million—gained 2 percent over the July total. Disability payments to veterans, which represented nearly three-fourths of the total, exceeded \$100 million for the third successive month. Monthly retirement benefits currently being paid under the Social Security Act amounted to \$19 million in August and went to about 880,400 beneficiaries. Monthly payments to railroad and Federal workers also showed slight increases from July levels; a sharp rise in railroad benefits is anticipated in 1947, however, when all the provisions in the recent amendments to the Railroad Retirement Act will be in effect.

Monthly benefits to survivors continued upward, though not appreciably, under each of the three programs. When the new survivor benefits for dependents of railroad workers become effective the first of the year, however, they are expected to affect the total significantly. At present, provision for monthly survivor benefits is optional with the retired railroad worker, who may elect at the time of retirement to take a reduced retirement payment in order to provide a regular monthly benefit to his survivor. The amended act, however, provides monthly survivor benefits patterned after those under the So-

cial Security Act but at substantially higher rates, presumably in recognition of the relatively higher contributions paid by both railroad workers and employers.

Data on family benefits under old-age and survivors insurance (page

Table 3.—Cumulative number of cases<sup>1</sup> through June 1946, under the emergency maternity and infant care program,<sup>2</sup> by State

State	Date of approval of State plan	Maternity and infant cases		
		Authorized	Completed	Closed without payment
Total		1,269,022	969,721	38,076
Ala.	June 1943	19,142	14,992	1,266
Alaska	July 1943	610	419	5
Ariz.	May 1943	8,543	6,123	416
Ark.	do.	19,515	16,694	597
Calif.	June 1943	94,135	71,461	1,217
Colo.	November 1943	14,777	12,085	211
Conn.	May 1943	15,192	10,210	409
Del.	April 1943	3,015	2,477	117
Dist. of Col.	June 1943	11,108	8,696	373
Fla.	do.	23,896	17,083	2,384
Ga.	August 1943	21,273	15,699	1,513
Hawaii	May 1943	2,323	1,602	73
Idaho	do.	6,863	5,516	115
Ill.	do.	65,018	53,109	1,174
Ind.	do.	38,115	28,373	750
Iowa	June 1943	23,539	18,909	367
Kans.	May 1943	26,414	21,917	1,063
Ky.	do.	24,798	20,357	1,196
La.	December 1943	20,806	16,772	534
Maine	May 1943	7,850	5,676	211
Md.	April 1943	17,377	12,535	454
Mass.	August 1943	37,280	27,170	815
Mich.	May 1943	45,580	34,912	679
Minn.	June 1943	26,260	20,469	303
Miss.	April 1943	21,113	16,576	1,546
Mo.	June 1943	36,372	29,911	1,976
Mont.	do.	6,412	4,839	141
Nebr.	do.	16,309	12,398	390
Nev.	April 1943	2,484	1,905	252
N. H.	June 1943	4,463	3,428	112
N. J.	April 1943	32,213	25,059	1,019
N. Mex.	do.	9,172	7,654	402
N. Y.	June 1943	118,972	85,271	1,217
N. C.	April 1943	38,061	25,922	270
N. Dak.	March 1944	4,250	3,068	26
Ohio	August 1943	55,740	40,704	534
Okl.	April 1943	27,869	21,805	2,983
Oreg.	September 1943	12,514	9,687	302
Pa.	do.	74,488	56,890	3,015
Puerto Rico	February 1944	5,669	3,470	193
R. I.	April 1943	6,771	5,460	249
S. C.	do.	20,202	16,111	1,008
S. Dak.	May 1943	6,825	5,983	194
Tenn.	July 1943	17,395	12,912	686
Tex.	December 1943	65,485	46,954	2,474
Utah	May 1943	10,965	7,938	94
Vt.	April 1943	4,855	2,955	306
Va.	July 1943	25,786	21,188	496
Wash.	May 1943	25,723	20,767	513
W. Va.	April 1943	17,706	15,129	521
Wis.	May 1943	24,853	20,407	656
Wyo.	April 1943	2,736	2,074	349

<sup>1</sup> Cumulative from beginning of program in each State; time of beginning varies among States from April 1943 to March 1944.

<sup>2</sup> Data reported by State health agencies to Children's Bureau; figures subject to revision.

Source: Children's Bureau.

34) show that at the end of June the average primary benefit was \$23.80 for a worker with no dependents, and about \$15 higher for a worker and wife over age 65 with no children eligible for benefits. Average family benefits for survivors of insured workers ranged from \$14.20 for dependent parents to \$51 to a widowed mother with three or more children. About 661,400 survivors, representing some 358,200 families, were receiving payments as of June 30.

## Emergency Maternity and Infant Care Program<sup>1</sup>

By June 30, 1946, most States had participated in the emergency maternity and infant care program for at least 3 years. The first State plans were approved in April 1943, and the last—that of North Dakota—11 months later, bringing 52 jurisdictions under the program.

About 1.1 million maternity and 165,000 infant cases had been authorized by the end of the fiscal year; 8 in 10 of the maternity cases and 6 in 10 of the infant cases approved for payment had been completed by June 30 (table 4). Deducting 3 percent of approved applications which were closed before a payment had been made, mothers still receiving

<sup>1</sup> For a brief discussion of the program see the *Bulletin*, May 1944, pp. 43-44; for data for months before January 1946, see the issues for March 1946, p. 47, May 1945, p. 48, and September 1944, p. 38.

Table 4.—Number of cases under the emergency maternity and infant care program, by month, January-June 1946<sup>1</sup>

Month	Number of cases authorized <sup>1</sup>		Number of cases completed <sup>1</sup>	
	Maternity	Infant	Maternity	Infant
Cumulative through June 1946 <sup>2</sup>	1,103,994	165,028	872,482	97,239
January 1946	26,538	5,598	33,326	5,598
February	24,583	5,011	29,309	4,791
March	26,502	6,056	29,084	5,060
April	24,230	5,843	26,919	5,265
May	21,716	5,771	28,738	5,192
June	18,321	5,177	26,135	4,795

<sup>1</sup> Figures subject to revision.

<sup>2</sup> Cumulative from beginning of program in April 1943.

care on June 30 represented about 19 percent of cumulative approvals and active infant cases constituted 38 percent of total infant cases approved since the beginning of the program. Authorizations during the first half of 1946 numbered 141,900 for mothers and 33,500 for infants; completed maternity cases during the same period exceeded those approved, while for infants, approvals slightly outnumbered completions.

A geographical distribution of cases reveals that in 17 States maternity and infant cases completed by June 30 numbered at least 8 for every 10 approved (table 3). One-third of the cases authorized were concentrated in 5 States—California, Illinois, New York, Pennsylvania, and Texas. More than three-fourths of the eligible cases in these States had either been completed or were closed without payment by June 30.

## Cash Sickness Funds in Rhode Island and California

Separate funds, distinct from all other social insurance and State funds, have been created in Rhode Island and California to finance their cash sickness compensation programs. The Rhode Island cash sickness compensation fund has been operating since 1942, and the California unemployment compensation disability fund started in 1946. Both funds derive the bulk of their revenues from employee premiums formerly paid into the respective State unemployment compensation funds. The sickness funds are entirely separate from the unemployment funds, however, and differ from them in significant administrative details.

Important financial provisions of the Rhode Island and California laws creating the programs for payment of cash benefits to disabled workers are compared in table 5. Unlike the unemployment compensation funds, the disability funds are entirely under State control, and investment of receipts not needed for current benefits or administrative expenditures is delegated to the State treasurers. Rhode Island has no statutory restriction on the types of securities which may be acquired by the cash sickness fund, but only U. S. Government securities

have so far been purchased. In California, investments are limited to interest-bearing obligations of the U. S. Government or those of the State of California. Neither State has made specifications governing the rate of interest on investments acquired. The disability funds are not mingled with State unemployment compensation moneys, either in State clearing accounts or in State accounts in the Federal unemployment trust fund. Like other earmarked State funds, the sickness funds are under the financial supervision of the State treasurers.

Operations of the Rhode Island fund are summarized in table 6. Collection of contributions for almost a year before any benefits were paid made possible the accumulation of an initial reserve. In 1945, current benefit payments exceeded current premium revenues. Although total assets at the end of February 1945 were \$3.1 million, by the end of April 1946 they were less than \$1.9 million, as compared with annual benefits of \$4-5 million.<sup>1</sup> Partly because of this situation, the Rhode Island Legislature increased the employee contribution for disability insurance from 1.0 to 1.5 percent, effective July 1, 1946.

This increase in rate for disability was achieved without raising the total contribution levied by the State on employees. Rhode Island, along with several other States, had financed its unemployment insurance program with contributions payable by employees as well as employers. In 1942, when the disability insurance program was introduced, the aggregate employee contribution of 1.5 percent assessed by Rhode Island was divided: 1.0 percent was applied to temporary disability and 0.5 percent to unemployment insurance. When the premium rate for temporary disability was increased to 1.5 percent, the employee contribution for unemployment insurance was abandoned. Similarly, California applied its 1-percent employee premium, imposed originally for unemployment insurance, to its recently inaugurated disability program and abandoned an unemployment insurance levy on employees.

Because Rhode Island did not begin to pay cash sickness benefits until April 1943, contributions paid during the first 9 months of the fiscal year

1942-43 were available for investment. In December 1942 the fund purchased \$1 million of 2.5-percent U. S. Treasury bonds, series 1963-68. It aug-

Table 5.—Comparison of California and Rhode Island cash sickness compensation funds

Financial provisions of the law	California unemployment compensation disability fund	Rhode Island cash sickness compensation fund
General nature of the fund.	Unemployment compensation disability fund "as a special fund in the State Treasury, separate . . . from all other public moneys or funds of this State" (sec. 300).	Cash sickness compensation fund, administered "without liability on the part of the State beyond the amounts paid into and earned by the fund" (sec. 3 (1)).
Receipts.....	Employee premiums of 1 percent of wages up to \$3,000 a year, and all money received from the U. S. Government or the Social Security Administration, including such parts of "the worker contributions collected under this act during the calendar years 1944 and 1945, and heretofore deposited or invested in the obligations of the Unemployment Trust Fund of the United States of America" as may be transferred by the Commission to the disability fund (sec. 403); any property or securities acquired through use of money belonging to fund; and all earnings of such money or securities (sec. 300).	Employee premiums of 1 percent of wages up to \$3,000 a year before July 1, 1946, and of 1.5 percent after that date; interest on investments; any fines or penalties collected under sec. 12.
Withdrawals.....	Continuous appropriation "without regard to fiscal years" to provide disability benefits and costs of administration not exceeding 5 percent of all amounts deposited in the disability fund (sec. 303). Refunds and adjustments for contributions erroneously collected (sec. 302).	Payment of benefits; payment of administrative expenses subject to definite limitations described below. Refunds and adjustments for contributions erroneously collected.
Subsidiary accounts...	Disability benefit payment accounts, consisting of current withdrawals from the disability fund, opened in banks or public depositories approved by the State Department of Finance; disability administration account, not exceeding 5 percent of deposits in the disability fund.	Benefit fund; disability administration fund.
Investments.....	Only in "interest-bearing obligations of the U. S. Government or of the State of California" (sec. 306).	No statutory provisions; all investments to date in U. S. Government bonds.
Administration.....	General administration by the Employment Stabilization Commission; treasurer of the disability fund is the State Treasurer; investment of the fund by the Department of Finance under the supervision of the Commission.	General administration by the Rhode Island Unemployment Compensation Board; custody of the fund with the General Treasurer of the State.
Limitation on administrative fund.	The allocation of 5 percent of current premium revenues for administrative expenses "shall be available . . . only to the extent that moneys received from the United States or any of its agencies are not available for such purposes" (sec. 303).	1 percent of employee premiums through June 30, 1943; 3 percent of employee premiums for each fiscal year thereafter through June 30, 1946; 4 percent of employee premiums for the 2 fiscal years ended June 30, 1948; "such sums shall be available . . . only to the extent that moneys received from the Federal Government are not available" (sec. 15).
Reports.....	Statement of resources, liabilities, and transactions to be filed after each calendar quarter with the Governor, the State Department of Finance, and the Controller (sec. 305).	Incorporated in annual reports of the Rhode Island Unemployment Compensation Board. Advisory Committee to file a quarterly report with Unemployment Compensation Board and annual report with Governor containing recommendations as to the administration, management, and operation of the fund (sec. 18).
Relation of disability fund to unemployment fund.	The unemployment fund, like the disability fund, is "a special fund, separate and apart from all public moneys or funds of this State" (sec. 19).	The only connection is that "In the event that the Social Security Act is amended to permit funds granted under title III thereof to be used to pay expenses of administering a sickness compensation law . . . the expenses of administering this act shall be paid out of said unemployment compensation administration account or any other account or fund in which funds granted under said title III shall be deposited" (sec. 15).

<sup>1</sup> "Recent Developments in Rhode Island Cash Sickness Benefits," *Monthly Labor Review*, July 1946, p. 22.

Table 6.—Status of the Rhode Island cash sickness compensation fund, fiscal years 1943-46<sup>1</sup>

[In thousands]				
Financial operation	1942-43	1943-44	1944-45	1945-46
Total receipts.....	\$3,887.4	\$6,205.9	\$6,092.5	\$4,158.4
Employees' contributions.....	3,873.9	4,669.5	4,557.2	4,133.4
Sale of investments.....	( <sup>2</sup> )	1,500.0	1,500.0	( <sup>2</sup> )
Investment earnings.....	13.5	36.4	35.3	25.0
Total disbursements.....	2,923.5	6,689.4	5,197.2	5,066.3
Benefits.....	900.0	4,550.0	5,050.0	4,900.0
Administrative expenses.....	17.3	126.4	134.9	151.2
Refunds.....	6.2	13.0	12.3	15.1
Purchase of investments.....	2,000.0	2,000.0	0	0
Total assets at end of year.....	2,964.0	2,980.5	2,375.9	1,468.0
Cash balance.....	964.0	480.5	1,375.9	468.0
Investments.....	2,000.0	2,500.0	1,000.0	1,000.0
U. S. Treasury bonds, 2.5 percent, Dec. 15, 1968.....	1,000.0	1,000.0	1,000.0	1,000.0
U. S. Treasury certificates of indebtedness, 7/8 of 1 percent:				
Apr. 1, 1944.....	1,000.0			
Sept. 1, 1944.....		500.0		
June 1, 1945.....		1,000.0		

<sup>1</sup> Data from annual reports of the General Treasurer of Rhode Island: 1943, p. 88; 1944, p. 68; 1945, p. 74. Fiscal year ends June 30.

<sup>2</sup> No investments redeemed.

<sup>3</sup> Transferred to benefit fund.

<sup>4</sup> Includes accrued interest on securities purchased.

mented this initial reserve in April 1943 by \$1 million of 7/8-percent U. S. Treasury certificates of indebtedness maturing April 1, 1944. On June 30, 1943, total investments amounted to \$2 million. During the next fiscal year the fund purchased \$500,000 of 7/8-percent U. S. Treasury certificates of indebtedness maturing September 1, 1944, received \$1 million cash in payment for the certificates maturing on April 1, 1944, and in June 1944 purchased \$1 million of 7/8-percent U. S. Treasury certificates of indebtedness maturing June 1, 1945. In addition, the cash sickness fund acquired, in January 1944, \$500,000 of 7/8-percent U. S. Treasury certificates of indebtedness maturing April 1, 1944, by transfer from another State fund, which were redeemed by the Federal Treasury on the maturity date. Hence, on June 30, 1944, total investments amounted to \$2.5 million. During the fiscal year 1945 the fund received \$1.5 million in payment for the certificates due—\$500,000 on September 1, 1944, and \$1 million on June 1, 1945. These amounts were not reinvested; the funds received were used partly to finance current expenditures and partly to build up the cash balance. Total investments at the end of the fiscal year 1944-45 were represented by the \$1 million of 1963-68 U. S. Treasury bonds acquired in 1942. During the fiscal year 1945-46 there were no investment transactions.

Total assets at the end of June 1943 amounted to \$3.0 million, about two-thirds of which represented investments and one-third cash. Twelve months later the total was about the

same, but five-sixths consisted of investments and the remaining one-sixth, cash. The cash balance decreased by almost the same amount that the investments increased, and current premium revenue was sufficient to cover benefit expenditures. At the end of June 1945, total assets

had declined to \$2.4 million, about five-twelfths investments and the rest, cash. The increase in the cash balance was only about two-thirds as much as the decrease in the investments. Nevertheless, the fund on July 1, 1946, had the largest cash balance in its history. One-third of the proceeds from the sale of investments during the fiscal year 1944-45 was used to cover about one-tenth of the \$5 million benefit expenditures, which exceeded premium revenue by about \$500,000. Employee contributions during the fiscal year 1945-46 were about \$400,000 less than in the preceding year and almost \$800,000 less than benefit payments. As a result, the large cash balance was drawn down to \$468,000 at the end of the fiscal year. Total assets at that time were slightly less than \$1.5 million, the lowest in the history of the fund.

The average rate of interest on the investments held by the Rhode Island cash sickness fund at the close of successive fiscal years was as follows:

Table 7.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944-46

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
Fiscal year:						
1944-45.....	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544	\$131,993
1945-46.....	1,238,218	528,049	282,610	1,009,091	179,930	129,126
2 months ended:						
August 1944.....	345,030	244,605	15,577	332,814	14,675	1,156
August 1945.....	347,305	297,212	9,777	323,422	15,066	1,419
August 1946.....	346,662	267,840	9,874	250,222	12,243	851
1945						
August.....	285,803	25,236	8,299	150,319	12,068	1,369
September.....	4,731	27,267	59,397	5,870	1,768	31,401
October.....	54,434	23,859	1,468	122,910	2,551	54
November.....	237,766	24,881	8,479	106,116	10,281	845
December.....	6,916	21,664	58,525	7,672	770	31,882
1946						
January.....	32,819	23,692	5,061	96,509	13,292	76
February.....	199,548	21,662	3,461	95,148	106,998	856
March.....	18,367	21,198	64,561	3,607	13,576	31,083
April.....	60,752	21,690	1,349	106,107	3,014	54
May.....	268,945	22,049	5,293	135,903	11,174	834
June.....	6,634	22,872	65,240	5,828	1,440	30,622
July.....	62,317	244,223	2,257	95,266	2,245	65
August.....	284,345	23,617	7,617	154,956	9,998	786

<sup>1</sup> Represents contributions of employees and employers in employment covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; beginning May 21, 1946, employee contributions in California and,

beginning July 1, 1946, in Rhode Island, are deposited in the respective State sickness insurance funds. Data reported by State agencies, corrected to October 15, 1946.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946-47 of \$22.5 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

1943, 1.6875 percent; 1944, 1.525 percent; 1945, 2.5 percent; 1946, 2.5 percent. For all 4 years, the average of the computed interest rates was 2.05 percent.

Administrative expenditures have been the focus of considerable legislative attention in both Rhode Island and California. Under existing provisions of the Social Security Act, title III grants to States for administering unemployment compensation are not available for expenses incurred in administering cash disability programs. The statutory provisions of the Rhode Island and California disability programs, however, authorize the payment of administrative expenses from the State disability funds only if Federal grants for this purpose are not available, and only to the extent that they are not available.

The 1946 amendments to the Social Security Act authorize the withdrawal from State unemployment funds of

employee contributions for use in paying disability benefits (P. L. 719, sec. 416). The law provides that "an amount equal to the amount of employee payments into the unemployment fund of a State may be used in the payment of cash benefits to individuals with respect to their disability, exclusive of expenses of administration." Should California and Rhode Island amend their disability laws to take full advantage of this authorization, they could finance disability benefits for several years solely by such withdrawals. At present, however, the California statute authorizes the transfer of only those unemployment insurance contributions collected from employees during 1944 and 1945; the Rhode Island statutes have not been so amended. At the close of June 1945, employee contributions accumulated since 1936 in the unemployment funds were approximately \$25 million in Rhode Island and \$300 million in

California. For the years 1944 and 1945, employee contributions in California were about \$100 million. This amount alone would provide an ample reserve for California's disability program. If Rhode Island should amend its law to take advantage of the amendment to the Social Security Act, the solvency of its cash sickness fund, already greatly strengthened by the increase in the premium rate, would be assured for the immediate future.

## Changes in Provisions for Veterans

### Increases in Payments

Public, No. 662 (79th Cong.), approved August 8, 1946, increases by 20 percent all monthly rates of compensation and pension payable by the Veterans Administration to veterans of World War I and World War II and their dependents, except subsistence allowances under the Vocational Rehabilitation Act as amended March 24, 1943, and the Servicemen's Readjustment Act of 1944. Increases under the law became effective on September 1, 1946.

This act also liberalizes monthly payments made during hospitalization or institutional or domiciliary care to veterans having no wife, child, or dependent parent. Formerly the pension, compensation, or retirement pay, if any, was reduced, from the date of admission to the hospital, to a maximum of \$20 a month (\$8 if disability is non-service-connected). Effective September 1, 1946, no reduction will be made for the first 6 months after date of enactment or date of admission, whichever is later. If care continues beyond that time, no reduction is made in monthly allowances of \$30 or less, but allowances exceeding \$30 are reduced to 50 percent of the amount or \$30, whichever is greater. Any amount withheld while the veteran is receiving such care is to be paid him in a lump sum if he leaves with the approval of the officer in charge. If, however, care is terminated by the veteran against medical advice or as a result of disciplinary action, the refund is deferred for 6 months. If a veteran dies before receiving the refund, payment is made to his survivors in a prescribed order of succession.

Table 8.—Federal appropriations and expenditures under Social Security Administration programs by specified period, 1945-47<sup>1</sup>

[In thousands]

Item	Fiscal year 1945-46		Fiscal year 1946-47	
	Appropriations <sup>2</sup>	Expenditures through August <sup>3</sup>	Appropriations <sup>2</sup>	Expenditures through August <sup>3</sup>
Total.....	\$907,749	\$159,054	\$1,013,531	\$213,164
Administrative expenses.....	31,833	5,646	34,822	5,097
Federal Security Agency, Social Security Administration <sup>4</sup> .....	31,688	4,106	34,672	3,534
Department of Commerce, Bureau of the Census.....	145	16	150	14
Department of the Treasury <sup>5</sup> .....	( <sup>6</sup> )	1,525	( <sup>6</sup> )	1,549
Grants to States.....	555,406	107,381	571,709	140,181
Unemployment compensation administration.....	57,042	9,998	49,045	16,103
Old-age assistance.....	441,000	74,250	484,000	96,795
Aid to the blind.....		2,279		2,837
Aid to dependent children.....		12,671		19,012
Maternal and child health services.....		844		796
Services for crippled children.....	3,870	655	7,500	888
Child welfare services.....	1,510	314	3,500	401
Emergency maternity and infant care.....	46,164	6,960	16,664	3,350
Benefit payments, old-age and survivors insurance.....	\$ 320,510	\$ 46,027	\$ 407,000	\$ 67,886

<sup>1</sup> Transfer of Children's Bureau to Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by Children's Bureau (maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

<sup>2</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>4</sup> Represents appropriations and expenditures for salaries and allotments and expenditures from Federal Security Agency and Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

<sup>5</sup> Amounts expended by Treasury in administering title II of the Social Security Act and the Federal

Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

<sup>6</sup> Not available because not separated from appropriations for other purposes.

<sup>7</sup> Maximum grants authorized by Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

<sup>8</sup> Actual payments from old-age and survivors insurance trust fund.

<sup>9</sup> Estimated expenditures as shown in 1946-47 budget.

Source: Federal appropriation acts and 1946-47 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

**Automobiles for Amputees**

Public, No. 663 (79th Cong.), approved August 8, 1946, includes a provision authorizing the Administrator

of Veterans Affairs to supply an automobile or other conveyance for each veteran of World War II who is entitled to compensation for the loss,

or loss of use, of one or both legs at or above the ankle, provided it is established to the satisfaction of the Administrator that the veteran will

**Table 9.—Status of the unemployment trust fund, by specified period, 1936-46**

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-August 1946.....	\$7,535,267	\$7,494,000	\$41,267	\$9,798,249	\$597,880	\$3,621,825	\$6,774,460	\$619,484	\$47,272	\$69,483	\$760,806
Fiscal year:											
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
1945-46.....	7,449,120	101,827	40,120	1,009,909	130,373	1,128,720	6,690,773	116,214	13,220	17,197	738,347
2 months ended:											
August 1944.....	6,215,750	341,000	4,750	335,394	-----	8,482	5,707,316	1,041	-----	41	508,433
August 1945.....	7,610,393	286,000	17,219	320,747	-----	36,525	6,963,330	1,278	-----	82	647,061
August 1946.....	7,535,267	85,000	41,267	247,995	25	164,333	6,774,460	798	3	7,668	760,806
1945											
August.....	7,610,393	286,000	17,219	257,968	-----	21,593	6,963,330	1,232	-----	41	647,061
September.....	7,596,118	-20,000	22,944	8,750	3,494	55,040	6,920,534	28,261	327	100	675,582
October.....	7,531,594	-90,000	48,420	42,316	437	107,224	6,856,064	41	-----	216	675,528
November.....	7,606,978	65,000	58,894	183,067	141	108,283	6,931,019	760	13	388	675,957
December.....	7,537,391	-39,990	29,208	8,803	4,341	111,228	6,832,935	28,694	412	608	704,455
1946											
January.....	7,497,917	-50,000	39,733	32,898	57,042	134,146	6,788,831	67	5,644	1,081	709,086
February.....	7,518,918	-----	60,735	157,391	15	135,621	6,810,616	782	1	1,567	708,302
March.....	7,425,962	-80,000	47,779	7,780	3,705	130,100	6,692,001	27,964	368	2,673	733,961
April.....	7,352,437	-80,000	54,253	39,431	383	110,207	6,621,608	49	40	3,268	730,829
May.....	7,439,485	85,000	56,302	198,765	-----	109,380	6,710,959	751	-----	3,119	728,492
June.....	7,449,120	25,816	40,120	9,930	50,816	90,966	6,690,773	27,559	6,374	4,094	738,347
July.....	7,409,916	-50,000	50,916	40,043	25	83,915	6,646,928	58	3	4,744	762,990
August.....	7,535,267	135,000	41,267	207,952	-----	80,418	6,774,460	740	-----	2,924	760,806

<sup>1</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,826,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$56,864,000.

Source: Daily Statement of the U. S. Treasury.

**Table 10.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-46**

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund <sup>1</sup>	Interest received <sup>2</sup>	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative January 1937-August 1946.....	\$8,606,177	\$676,278	\$1,171,882	\$195,046	\$7,548,734	\$52,828	\$313,966	\$7,915,528
Fiscal year:								
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
2 months ended:								
August 1944.....	345,030	4	34,748	4,875	-12,000	25,620	329,312	5,751,802
August 1945.....	347,305	-----	46,027	4,952	-----	38,021	325,404	6,909,706
August 1946.....	346,662	-----	67,886	4,675	-----	52,828	313,966	7,915,528
1945								
August.....	285,803	-----	22,888	2,476	-----	38,021	325,404	6,909,706
September.....	4,731	9,242	23,497	2,476	273,000	39,074	39,351	6,897,706
October.....	54,434	-----	25,365	2,838	-----	38,683	65,974	6,923,938
November.....	237,766	99	24,082	2,838	-15,000	42,882	288,020	7,134,883
December.....	6,916	7,371	25,678	2,838	250,490	44,870	21,362	7,120,555
1946								
January.....	32,819	15,371	27,953	3,309	-10,347	44,884	48,275	7,137,583
February.....	199,548	-----	27,707	3,309	-----	46,153	215,538	7,306,114
March.....	18,367	9,242	28,589	3,309	180,000	46,509	30,893	7,301,825
April.....	60,752	26	29,545	3,853	-5,000	47,925	61,857	7,329,206
May.....	268,945	-----	30,855	3,853	-----	48,037	295,982	7,563,443
June.....	6,634	106,415	31,212	3,853	329,310	49,167	43,527	7,641,428
July.....	62,317	-----	33,333	995	-----	56,133	64,548	7,669,416
August.....	284,345	-----	34,553	3,680	-----	52,828	313,966	7,915,528

<sup>1</sup> Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.

<sup>2</sup> Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.

<sup>3</sup> Represents salary payments of Bureau of Old-Age and Survivors Insurance which, beginning July 1946, are paid directly from the fund and reimbursements

to the Treasury for other administrative expenses in connection with administering old-age and survivors insurance; before July 1946, salaries of Bureau of Old-Age and Survivors Insurance were included with reimbursements.

<sup>4</sup> Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

be able to operate the vehicle with safety to himself and others and that he will be licensed to drive by his State of residence or other proper authority. The maximum cost per car will be \$1,600, including special appliances if needed. No provision is made in the law for maintenance or cost of operation.

#### *Payments to Persons in Enemy-Occupied Territory*

Public, No. 622 (79th Cong.), approved August 7, 1946, authorizes payment of benefits withheld by the Veterans Administration under earlier legislation. Payments to persons residing in countries occupied by enemy forces during World War II had been withheld under Public, No. 828 (76th Cong.), approved October 9, 1940, if there was no assurance that the payee would receive the check and be able to negotiate it for full value. Payments to persons not citizens of the United States who were located in territory controlled by the enemy or its allies were withheld under Public, No. 144 (78th Cong.), approved July 13, 1943. If the entitled person died while his payments were suspended, the amount due is payable to his survivors in order of succession prescribed by law.

### Changes in Retirement Programs for Federal Employees

#### *Involuntary Separation From Civil Service*

Public, No. 688 (79th Cong.), approved August 8, 1946, amends the Civil Service Retirement Act to permit payment of an annuity to any person who, after attaining age 55 and having served at least 25 years, is involuntarily separated (not for cause) from service between July 1, 1945, and June 30, 1947, or who voluntarily separates between those dates from a subsequent position with lower basic pay which he had accepted after having been involuntarily separated (not for cause) between those dates. The annuity is computed as for normal age-and-service retirement, but reduced by one-sixth of 1 percent multiplied by the number of months by which the employee's age at separation falls below 60 years if he has

served at least 30 years, or below 62 years if his length of service is less than 30 years. Payments begin with the month following the date of final separation.

The purpose of this amendment is to provide immediate and more liberal annuities for employees with long service records who, because of curtailment of Federal activities due to the cessation of hostilities, are involuntarily separated from service before attaining normal retirement age. Under the regular provision these employees would not have become eligible for an annuity until they attained age 62, unless they applied for an immediate annuity beginning after age 55, in which case the reduction for early retirement would be considerably greater than that computed under the new formula.

#### *Federal Employment of Retired Officers*

Public, No. 718 (79th Cong.), approved August 10, 1946, was enacted to assist the Veterans Administration in securing personnel qualified to administer its expanded program. For 5 years following the date of enactment, retired commissioned and warrant officers of the armed forces may be employed by the Veterans Administration without regard to several existing laws which forbid or restrict civilian employment of certain retired officers, and an officer so employed is exempted from the law by which he would otherwise forfeit the amount, if any, by which his combined annual salary and retired pay exceeds \$3,000.

### Conclusions of the Second Brazilian Congress of Social Law

The Second Brazilian Congress of Social Law, convened by the Institute of Social Law, met in São Paulo, the Institute's headquarters, from May 12 to 19, 1946. Papers were presented under five headings—Systematics of Social Law, Social Insurance, Law of Assistance, Labor Law, and Occupational Organization. The editorial committee, under the chairmanship of Professor A. F. Cesarino Junior, the Institute's President, has issued the Conclusions of the Congress. These are in 48 sections,

classified as above and supplemented by a group of findings on miscellaneous subjects.

Findings are set forth on a wide range of topics such as the improvement of rural life, establishment of an adequate and flexible wage system, maintenance of independent trade-unions, gradual introduction of profit-sharing plans, and study of measures to combat excessive occupational mobility.

The Congress recommended research by industrial firms into the effects on their own establishments and employees of public economic policy and particularly of social legislation, this investigation to be commented on by labor unions and transmitted to an economic planning commission. It also advocated creation of a Federal body to study the social consequences of governmental economic measures and the economic consequences of social legislation.

The Conclusions note "that the concept of 'social security' contains implicitly the concept of the rectification of the social economy." The law of social insurance is regarded as an autonomous legal discipline which should in general be interpreted and applied according to the precepts of social law, with modifications due to its specific and technical character.

Some specific recommendations are: that social insurance completely replace private commercial insurance for industrial accidents and diseases; that administrative decentralization of social insurance should be effected, with special attention to expediting the administrative process; that adequate preemployment and on-the-job training of personnel be carried out, with orientation into the human aims of social insurance; and that loans for vacation camps and for the housing of insured persons be recognized as legitimate uses of social insurance funds.

The types of social protection recommended include provision against loss of wages through illness, invalidity, or death; protection to the family and to childhood; and assistance in improving health conditions, nutrition, clothing, and shelter. Insurance benefits, in the view of the Congress, should be proportionate to wages but in any event compatible

with the dignity of human existence. Assistance should guarantee a better life to the worker and his family.

A broadening of the program of allowances to large families with low incomes is recommended. Modern social service work, according to the Congress, should be incorporated into the social insurance institutions. Social work is also recognized as a factor in promoting justice between capital and labor and consequently as an element in the prevention of labor disputes. Proposals in the field of assistance include promotion of constructive use of leisure time, establishment of State vacation camps, and payment of State subsidies to vacation colonies that are supported by trade-unions or private organizations.

## Swedish Legislation for Increased Pensions\*

Large increases in Swedish old-age pensions were authorized by the new Law Respecting the National Pensions System (No. 431) of June 29, 1946, to take effect January 1, 1948. These provisions will largely eliminate the present situation in which many pensioners are forced to apply for public assistance. Resident Swedish citizens will receive at the age of 67 a minimum of 1,000 crowns per year, and married couples, if both are 67, will receive 1,600 crowns.<sup>1</sup> Other modifications in the existing system are the addition of a widow's pension, payable at age 55, and provision of a wife's benefit at age 60 if the husband is in receipt of an old-age pension. Invalidity pensions are continued and the rates increased.

Sweden's first Public Pension Insurance Act was adopted in 1913. It provided benefits which were closely related to contributions, increased by a small but fixed supplement for persons with low incomes. A major re-

organization took place in 1935 with the introduction of a basic individual benefit which is the same regardless of contributions. Supplementary pensions were increased in amount but remained uniform for the country. In 1937 a cost-of-living differential was introduced as the basis for computing the supplements. The 1935 law took effect in 1937, and the 1937 law in 1938.

Like the earlier pension legislation, the 1946 changes were preceded by intensive study by official committees. Three alternative plans were put before the Riksdag when it convened last spring. All political parties—Social Democrats, Conservatives, Farmers' Union, People's Party, and Communists—supported the final bill, which received overwhelming majorities.

**Coverage and contributions.**—Coverage remains virtually universal. All resident citizens aged 18 through 65 are obliged to contribute, and all are entitled to an old-age pension at age 67. Contributions, equivalent to 1 percent of taxable income, are assessed and collected with national income taxes. The minimum annual contribution for pensions remains 6 crowns per year, as at present, and the maximum is set at 100 crowns instead of the present maximum of 20 crowns. Income taxes will be collected at the source beginning in January 1947.

**Benefits.**—At present, until the new law goes into effect, the national pension without the supplement consists of a basic amount of 70 crowns per year, plus 10 percent of the amount paid in contributions, subject to a reduction if fewer than 7 annual contributions have been made. This basic pension is paid without regard to the beneficiary's income or employment status.

Supplementary pensions for persons with low incomes are an important feature of the Swedish system. Up to 1946 the supplement has been 250, 350, or 450 crowns per year, according to the locality in which the recipient lives. There are also special supplements. The principal supplement is reduced by one-half the amount of the pensioner's income in excess of 200 crowns per year. "Income," in this sense, does not include assistance from relatives, nor does it

include the first 300, 350, or 400 crowns (according to locality) of income from private pension plans. Ownership of real estate or investments in excess of 5,000 crowns also reduce the supplementary pension.

Out of 652,000 pensioners in 1943, 451,000 qualified for the supplements. In addition, about 20 percent of the beneficiaries in rural districts and about 40 percent of those in cities have needed additional support from public assistance authorities.

Under the new legislation the increases in the basic pensions are especially noteworthy. This basic annual pension of 1,000 crowns, and of 1,600 crowns for a married couple if both are over age 67, will be paid regardless of the beneficiary's income and without requiring him to retire from gainful employment. The cost-of-living supplement, payable after an income test, will increase the single person's annual pension by 150, 300, 450, or 600 crowns per year (according to locality), and that of the aged married couples by 200, 400, 600, or 800 crowns. The amount of income permitted without reducing the supplement is increased.

The invalidity benefit under the new law will be 200 crowns per year without an income test, increased for persons of limited means to the same amount as the old-age pension. Invalidity pensions may be paid at age 16.

A widow's pension is also provided for women aged 55 and up to 67 who had been married for 5 years or more. Subject to an income test, the widow's pension begins at 600 crowns (except when reduced by outside income) and may be increased to a maximum of 1,000 crowns in the localities with the highest living costs.

A wife's supplement is to be paid when the husband is entitled to a pension and his wife has reached age 60. This supplement is also dependent on the income test, and the amount payable is only 200 crowns per year less than the benefit when both husband and wife are in receipt of the old-age pension.

**Financing.**—The cost of the program is estimated at 781 million crowns per year, or approximately 4.4 percent of the 1944 Swedish national income of 17.6 billion crowns. The National Government will pay about

\*Based largely on information from the following sources: G. Howard Smith, "Social Benefits Mount in Sweden," *American Swedish Monthly*, September 1946, pp. 6-9; Rolf Broberg, "Huvuddragen av den Nya Folkpensioneringen," *Folkpensioneringen*, 1946, No. 6, pp. 136-146; Helen Hohman, *Old Age in Sweden*, Washington, D. C., Social Security Board, 1940.

<sup>1</sup>The exchange value of the crown was about 28 cents in October 1946.

600 million crowns from general revenue. The remainder will be obtained from contributions by the insured, from revenue from the National Pension Fund, and from the local governments. Part of the supplementary pensions, the proportion varying from 30 percent of the supplements in rural areas to 60 percent in large cities, will come from the local governments, which will also pay 20 percent of the invalids' and widows' pensions and will provide public assistance, as at present, when it is necessary.

*Pensions and average income.*—The average income in Sweden in 1944, as reported by more than 3 million persons filing returns, was 3,791 crowns.<sup>2</sup>

<sup>2</sup> *Sociala Meddelanden*, 1945, No. 11.

The new old-age pension for individuals will range from 26.4 percent to 42.2 percent of this average, and the couple's benefit, from 42.2 to 63.3 percent. The average wage of all persons employed in industry and commerce was 3,966 crowns in 1945,<sup>3</sup> or close to the 1944 income average.

The relation of the pensions to earnings from lower-paid occupations is illustrated by the average domestic servant's income, which was 1,602 crowns in 1944. The minimum old-age pension for a couple will equal that amount, while the maximum widow's pension, or the minimum old-age pension, will be about 62 percent of that amount.

<sup>3</sup> *Ibid.*, 1946, No. 7.

## Recent Publications in the Field of Social Security\*

### Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. *Assistance Payments Under State-Federal Programs, 1945*. Washington: The Bureau, 1946. 11 pp. and tables. Processed.

Tabular data, with introductory text, on payments by program for each State. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

### General

ABRAMS, MARK. *The Condition of the British People, 1911-1945*. London: Victor Gollancz, Ltd., 1946. 119 pp. 6s.

Summary of changes in British social and economic life, with statistics on the size and composition of the population, housing conditions, employment and unemployment, and income and expenditure.

ALTMAYER, ARTHUR J. "Philosophy Behind the President's Reorganiza-

tion Plans." *Journal of Electrical Workers and Operators*, Washington, Vol. 45, Sept. 1946, pp. 334-341 f. 20 cents.

"Beretning fra Direktøren for Sygekassevaesenet . . . i Aaret 1944." *Socialt Tidsskrift*, Copenhagen, Denmark, Vol. 22, June 1946, pp. C171-C266.

The report of the Commissioner of Sickness Funds on the operation of sickness and invalidity insurance in Denmark in 1944. Includes a summary in English of the provisions of the Danish National Insurance Act.

BURNS, ARTHUR F., and MITCHELL, WESLEY C. *Measuring Business Cycles*. New York: National Bureau of Economic Research, 1946. 560 pp. \$5.

"This volume, the second of the National Bureau's *Studies in Business Cycles*, sets forth in detail the methods of measuring cyclical behavior that we are using; presents various tests of the methods; discusses their limitations for the purpose they are meant to serve; and analyzes four types of changes that may occur in cyclical behavior and compromise our averages."

CONFERENCE ON RESEARCH IN INCOME AND WEALTH. *Studies in Income and Wealth, Volume Eight*. New York: National Bureau of Economic Research, 1946. 297 pp. \$3.

A series of papers presented at the conference held in April 1944 and con-

cerned primarily with estimating and analyzing national income under war conditions, both here and in foreign countries, and making international comparisons. The authors include Gottfried Haberler, Everett E. Hagen, Solomon Fabricant, Louis H. Bean, Ernest Doblin, and Paul Studenski.

DAHLKE, H. OTTO, and STONECIPHER, HARVEY V. "A Wartime Back-to-Land Movement of Old Age Groups." *Rural Sociology*, Raleigh, N. C., Vol. 11, June 1946, pp. 148-152. 75 cents.

Comments on the increasing number of older people who are moving to rural communities in California.

INTERNATIONAL LABOR CONFERENCE, TWENTY-SEVENTH SESSION, PARIS, 1945. *Record of Proceedings*. Geneva: International Labor Office, 1946. 507 pp.

Among other subjects the Conference considered the maintenance of high levels of employment and the welfare of children and young workers.

KUZNETS, SIMON. *National Income; A Summary of Findings*. New York: National Bureau of Economic Research, 1946. 144 pp. \$1.50.

An analysis of the national income between 1919 and 1938 is followed by a discussion of the longer-term changes from 1869 to 1938 and the fluctuations in national income during business cycles.

MILLER, WATSON B. "Health, Education and Security—Some Post-War Perspectives." *American Journal of Public Health*, New York, Vol. 36, July 1946, pp. 762-768. 50 cents.

Outlines the future job of the Federal Security Agency and the need for a department of health, education, and welfare.

MUNTZ, EARL E. *The Farmer and Social Security*. Chicago: Research Council for Economic Security, 1946. 10 pp.

Part II of an article, the first part of which was published in *Social Forces* for March 1946. Gives specific illustrations of the cost, benefits, and services promised to farmers in the Wagner-Murray-Dingell bills.

"New Provisions for Family Allowances in Three Countries." *Monthly Labor Review*, Washington, Vol. 63, Aug. 1946, pp. 246-248. 30 cents.

Review of developments in Czechoslovakia, Finland, and Great Britain.

PARAGUAY. MINISTERIO DE SALUD PUBLICA Y PREVISION SOCIAL. *Instituto de Previsión Social; Compilación de Decreto-Leyes, Decretos y Regla-*

\*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

mentos. Asunción: Imprenta Nacional, 1945. 193 pp.

Compilation of laws and regulations pertaining to social insurance in Paraguay.

**POLITICAL AND ECONOMIC PLANNING.** *Manpower Stocktaking.* London: P E P, 1946. 15 pp. (Planning No. 253.)

Presents a factual summary of the amount and distribution of Britain's manpower resources and sets forth the problems inherent in the facts.

"Social Security Measures for French Miners." *International Labour Review*, Montreal, Vol. 53, May-June 1946, pp. 424-425. 50 cents.

Information on increases in old-age and invalidity pensions.

"The Third Conference of American States Members of the International Labour Organization." *International Labour Review*, Montreal, Vol. 53, May-June 1946, pp. 317-339. 50 cents.

Reviews the work of the Conference, which centered on vocational training, labor inspection, and industrial relations.

"Unemployment Insurance in the Uruguayan Wool and Hides Industry." *International Labour Review*, Montreal, Vol. 53, May-June 1946, pp. 426-427. 50 cents.

**U. S. BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM.** *Housing, Social Security, and Public Works.* Washington: The Board, 1946. 94 pp. (Postwar Economic Studies No. 6.) 25 cents.

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The SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, 72d Congress, approved June 30, 1932. This publication is approved by the Director of the Bureau of the Budget.

The BULLETIN is prepared in the Periodic Publications Section, under the supervision of Jessica H. Barr, Chief of the Division of Publications and Review. It reports current data on operations of the Social Security Administration and the results of research and analysis pertinent to the social security program, and is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Administration. Any part of this publication may be reproduced with appropriate credit to the BULLETIN.

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